SERFF Tracking Number: MUTM-125597849 State: Arkansas State Tracking Number: Filing Company: United of Omaha Life Insurance Company 38650

Company Tracking Number: JAKE CURTISS

TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Disposition Date: 04/21/2008

Product Name: Individual Term Life Insurance - C087LNA08P Project Name/Number: Individual Term Life Insurance/C087LNA08P

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Individual Term Life Insurance - SERFF Tr Num: MUTM-125597849 State: ArkansasLH

C087LNA08P

TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 38650

Sub-TOI: L04I.213 Specified Age or Duration - Co Tr Num: JAKE CURTISS State Status: Approved-Closed

Fixed/Indeterminate Premium - Single Life

Filing Type: Form Co Status: Reviewer(s): Linda Bird

> Authors: Mary Cleasby, Brandi Lashley, Kim Meyerring, Jake Curtiss, Mike DiLorenzo, Mary Gregg, Gilbert Burket, Kendra

Sayler, Amy Peitz

Date Submitted: 04/09/2008 Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## **General Information**

Project Name: Individual Term Life Insurance Status of Filing in Domicile:

Project Number: C087LNA08P Date Approved in Domicile: **Domicile Status Comments:** Requested Filing Mode: Review & Approval

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Group Market Size: Group Market Type:

Overall Rate Impact:

Filing Status Changed: 04/21/2008 Deemer Date: State Status Changed: 04/21/2008

Filing Description:

RE: United of Omaha Life Insurance Company

NAIC 261-69868 FEIN 47-0322111

Corresponding Filing Tracking Number:

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

Individual Term Life Insurance

Form C087LNA08P - 15 Year Level Term Life Insurance Policy

Form C088LNA08P - 15 Year Level Term Life Insurance Policy with Return of Premium

Form C089LNA08P - 20 Year Level Term Life Insurance Policy

Form C090LNA08P - 20 Year Level Term Life Insurance Policy with Return of Premium

Form C091LNA08P - 20 Year Level Term Life Insurance Policy

Form C092LNA08P - 20 Year Level Term Life Insurance Policy with Return of Premium

Form C093LNA08P - 30 Year Level Term Life Insurance Policy

Form C094LNA08P - 30 Year Level Term Life Insurance Policy with Return of Premium

Form C095LNA08P - 30 Year Level Term Life Insurance Policy

Form C096LNA08P - 30 Year Level Term Life Insurance Policy with Return of Premium

**Actuarial Memorandums** 

On behalf of United of Omaha Life Insurance Company, I am submitting the captioned forms in final printed format for review and approval. They contain no unusual or controversial items according to normal company and industry standards. Per our conversation with Linda Bird of the Arkansas Insurance Department on April 1, 2008, we are submitting this policy package filing under one SERFF submission.

These forms are being filed to be used in conjunction with application form B968LNA07A which was approved by your department on February 29, 2008.

The above-referenced policy forms are an expansion and replacement of a package of similar forms previously approved by your Department. Policy forms C087LNA08P, C088LNA08P, C089LNA08P, C090LNA08P, C091LNA08P and C092LNA08P are new and are not intended to replace any previously approved forms. The following table lists each new policy form submitted for review and, if applicable, each previously approved policy form being replaced:

 New Policy Form
 Previously Approved Policy Form and Approval Date

 C087LNA08P------N/A
 C088LNA08P-----N/A

 C089LNA08P------N/A
 C090LNA08P-----N/A

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

C091LNA08P-----N/A

C092LNA08P------N/A

C093LNA08P------Replacing------A733LNA06P, approved on August 21, 2006.

C094LNA08P-----Replacing-----A734LNA06P, approved on August 21, 2006.

C095LNA08P------Replacing------A731LNA06P, approved on August 21, 2006.

C096LNA08P------Replacing------A732LNA06P, approved on August 21, 2006.

None of the policies will be sold with an illustration depicting any nonguaranteed elements. They are considered non-illustrated within the meaning of the NAIC Life Insurance Illustrations Model Regulation.

A brief summary of the benefits and use of each form submitted for review has been included below.

#### Policy Form C087LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are level for 15 years and guaranteed for all years. Beginning on the 16th policy year, the premiums will increase annually to age 100.

#### Policy Form C088LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are level for 15 years and guaranteed for all years. Beginning on the 16th policy year, the premiums will increase annually to age 100.

This policy provides a partial return of premium which is available upon surrender of the policy or upon the 15th policy anniversary. The percentage of premiums returned grades up to 100% in policy year 15. After the 15th policy year, no additional premiums are returned.

#### Policy Form C089LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are guaranteed for the first five years and may increase annually thereafter. Nonguaranteed premiums are level for 20 years. Beginning in the 21st policy year, the premiums will increase annually to age 100.

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

Policy Form C090LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are guaranteed level for the first five years and may increase annually thereafter. Nonguaranteed premiums are level for 20 years. Beginning in the 21st policy year, the premiums will increase annually to age 100.

This policy provides a partial return of premium which is available upon surrender of the policy or upon the 20th policy anniversary. The percentage of premiums returned grades up to 100% in policy year 20. After the 20th policy year, no additional premiums are returned.

Policy Form C091LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are level for 20 years and guaranteed for all years. Beginning in the 21st policy year, the premiums will increase annually to age 100.

Policy Form C092LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are level for 20 years and guaranteed for all years. Beginning in the 21st policy year, the premiums will increase annually to age 100.

This policy provides a partial return of premium which is available upon surrender of the policy or upon the 20th policy anniversary. The percentage of premiums returned grades up to 100% in policy year 20. After the 20th policy year, no additional premiums are returned.

Policy Form C093LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are guaranteed for the first five years and may increase annually thereafter. Nonguaranteed premiums are level for 30 years.

Beginning in the 31st policy year, the premiums will increase annually to age 100.

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P
Project Name/Number: Individual Term Life Insurance/C087LNA08P

#### Policy Form C094LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are guaranteed level for the first five years and may increase annually thereafter. Nonguaranteed premiums are level for 30 years. Beginning in the 31st policy year, the premiums will increase annually to age 100.

This policy provides a partial return of premium which is available upon surrender of the policy or upon the 30th policy anniversary. The percentage of premiums returned grades up to 100% in policy year 30. After the 30th policy year, no additional premiums are returned.

#### Policy Form C095LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are level for 30 years and guaranteed for all years. Beginning in the 31st policy year, the premiums will increase annually to age 100.

#### Policy Form C096LNA08P

This policy is a level death benefit term life insurance policy, annually renewable to age 100. Premiums are level for 30 years and guaranteed for all years. Beginning in the 31st policy year, the premiums will increase annually to age 100.

This policy provides a partial return of premium which is available upon surrender of the policy or upon the 30th policy anniversary. The percentage of premiums returned grades up to 100% in policy year 30. After the 30th policy year, no additional premiums are returned.

#### Miscellaneous Information

All of the above policies contain the Common Carrier Death Benefit, Waiver of Premium for Unemployment and Conversion provisions. The Common Carrier Death Benefit provision pays the lesser of an additional 100% of the death benefit or \$250,000 if the insured dies as a common carrier passenger. The Waiver of Premium for Unemployment provision waives premiums for the policy and any riders for six total months if the insured becomes unemployed while

 SERFF Tracking Number:
 MUTM-125597849
 State:
 Arkansas

 Filing Company:
 United of Omaha Life Insurance Company
 State Tracking Number:
 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

the policy is in force.

Under the Conversion provision each policy may be converted to a new permanent life insurance policy on or before the latest conversion date shown on the data pages. The conversion period is being filed as variable to allow United of Omaha Life Insurance Company the flexibility to offer different conversion periods to meet changing market demands. At the initial offering of this product, the conversion period will be five years. In the event the conversion period changes, it will change only for all new business from a certain date forward.

These policies will be marketed by independent brokers and our career agents in the general insurance market and will be initially available to applicants ages 18 through 65. The minimum face amount initially offered is \$100,000.

Please see the attached statement of variability for the data pages contained within the policies.

The Flesch score of these forms meets or exceeds your state's requirement.

The required filing materials and supporting actuarial memoranda are enclosed. Thank you for your consideration of this submission. Please feel free to contact me if you have any questions or concerns.

Sincerely,

**Jake Curtiss** 

Product and Advertising Compliance Analyst

Regulatory Affairs

Phone: 402-351-5964 (Collect)

Fax: 402-351-5298

E-mail: jake.curtiss@mutualofomaha.com

## **Company and Contact**

#### **Filing Contact Information**

Jake Curtiss, Product & Advertising Compliancejake.curtiss@mutualofomaha.com

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

Analyst

Regulatory Affairs (402) 351-5964 [Phone] Omaha, NE 68175 (402) 351-5298[FAX]

**Filing Company Information** 

United of Omaha Life Insurance Company CoCode: 69868

Mutual of Omaha Plaza Group Code: 261

Omaha, NE 68175 Group Name:

(402) 351-6420 ext. [Phone] FEIN Number: 47-0322111

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State of Domicile: Nebraska

Company Type: Life Insurance

State ID Number:

 SERFF Tracking Number:
 MUTM-125597849
 State:
 Arkansas

 Filing Company:
 United of Omaha Life Insurance Company
 State Tracking Number:
 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

## **Filing Fees**

Fee Required? Yes

Fee Amount: \$500.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

United of Omaha Life Insurance Company \$500.00 04/09/2008 19402531

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P
Project Name/Number: Individual Term Life Insurance/C087LNA08P

## **Correspondence Summary**

#### **Dispositions**

Status Created By Created On Date Submitted

Approved Linda Bird 04/21/2008 04/21/2008

**Objection Letters and Response Letters** 

**Objection Letters Response Letters Status Date Submitted Created By** Created On Date Submitted **Responded By Created On** Pending Linda Bird Mary Cleasby 04/18/2008 04/18/2008 04/18/2008 04/18/2008 Industry Response

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

## **Disposition**

Disposition Date: 04/21/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

Item Type	Item Name	Item Status	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Fee Schedule Form		Yes
Supporting Document	Statement of Variability		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes
Form	Term Life Insurance Policy		Yes

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

## **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 04/18/2008 Submitted Date 04/18/2008

Respond By Date Dear Jake Curtiss,

This will acknowledge receipt of the captioned filing.

#### Objection 1

- Term Life Insurance Policy (Form)

Comment: We require a provision in the contracts that provides for the payment of 8% interest on delayed claim payments as described in Ark. Code Ann. 23-81-118.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

## **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 04/18/2008 Submitted Date 04/18/2008

Dear Linda Bird,

 SERFF Tracking Number:
 MUTM-125597849
 State:
 Arkansas

 Filing Company:
 United of Omaha Life Insurance Company
 State Tracking Number:
 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

**Comments:** 

## Response 1

Comments: RE: United of Omaha Life Insurance Company

NAIC 261-69868 FEIN 47-0322111

Individual Term Life Insurance

Form C087LNA08P - 15 Year Level Term Life Insurance Policy

Form C088LNA08P - 15 Year Level Term Life Insurance Policy with Return of Premium

Form C089LNA08P - 20 Year Level Term Life Insurance Policy

Form C090LNA08P - 20 Year Level Term Life Insurance Policy with Return of Premium

Form C091LNA08P - 20 Year Level Term Life Insurance Policy

Form C092LNA08P - 20 Year Level Term Life Insurance Policy with Return of Premium

Form C093LNA08P - 30 Year Level Term Life Insurance Policy

Form C094LNA08P - 30 Year Level Term Life Insurance Policy with Return of Premium

Form C095LNA08P - 30 Year Level Term Life Insurance Policy

Form C096LNA08P - 30 Year Level Term Life Insurance Policy with Return of Premium

**Actuarial Memorandums** 

Dear Ms. Bird:

Thank you for your review. This letter is in response to your Objection Letter dated April 18, 2008.

Please accept our assurance that our claims procedures comply with Ark. Code Ann. 23-81-118 in that the death benefit will include the required 8% interest from the date of death to the date of payment and that payment will be made within the specified time.

I hope that the above handling satisfactorily addresses your concerns. If I may be of additional assistance to you as you complete your review, please do not hesitate to contact me.

Sincerely,

**Jake Curtiss** 

Product and Advertising Compliance Analyst

Regulatory Affairs

Phone: 402-351-5964 (Collect)

Fax: 402-351-5298

E-mail: jake.curtiss@mutualofomaha.com

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

#### **Related Objection 1**

## Applies To:

- Term Life Insurance Policy (Form)

#### Comment:

We require a provision in the contracts that provides for the payment of 8% interest on delayed claim payments as described in Ark. Code Ann. 23-81-118.

#### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

#### Sincerely,

Amy Peitz, Brandi Lashley, Gilbert Burket, Jake Curtiss, Kendra Sayler, Kim Meyerring, Mary Cleasby, Mary Gregg, Mike DiLorenzo

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

## Form Schedule

Lead Form Number: C087LNA08P

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	C087LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		52	Policy - C087LNA08P (15-15).pdf
	C088LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		49	Policy - C088LNA08P (15-15 ROP).pdf
	C089LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		51	Policy - C089LNA08P (20-5).pdf
	C090LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		48	Policy - C090LNA08P (20-5 ROP).pdf
	C091LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		52	Policy - C091LNA08P (20-20).pdf
	C092LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		49	Policy - C092LNA08P (20-20 ROP).pdf
	C093LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al Certificate	Initial		51	Policy - C093LNA08P (30-5).pdf
	C094LNA0 8P	Policy/Cont Term Life Insurance ract/Fratern Policy al	Initial		48	Policy - C094LNA08P (30-5

 SERFF Tracking Number:
 MUTM-125597849
 State:
 Arkansas

 Filing Company:
 United of Omaha Life Insurance Company
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 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

Certificate ROP).pdf

C095LNA0 Policy/Cont Term Life Insurance Initial 52 Policy -

8P ract/Fratern Policy C095LNA08P

al (30-30).pdf

Certificate

C096LNA0 Policy/Cont Term Life Insurance Initial 49 Policy -

8P ract/Fratern Policy C096LNA08P

al (30-30

Certificate ROP).pdf

## United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

#### READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level for 15 Policy Years and Increase Annually Thereafter
- Policy Premiums Guaranteed for All Policy Years

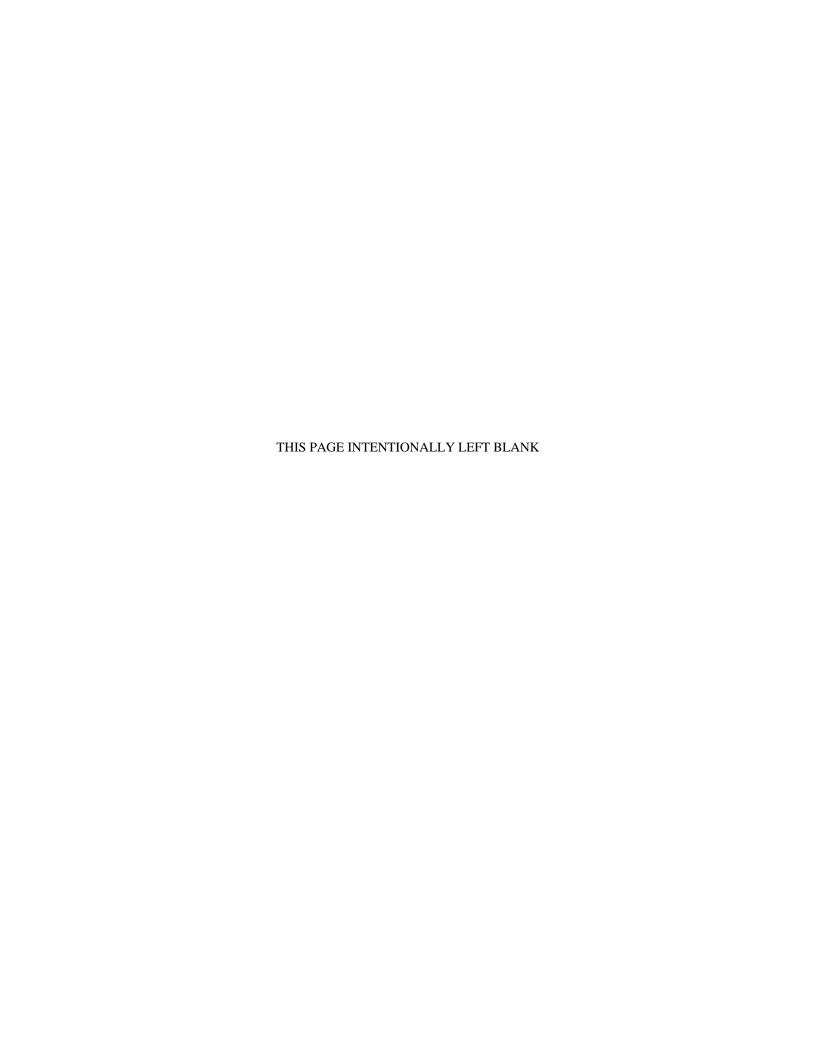
For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Tleany

Mill Huss

**Corporate Secretary** 



#### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] Issue Age [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

Policy OwnerSee application or endorsementBeneficiarySee application or endorsement

**Latest Conversion Date** [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C087LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 15 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$194.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$194.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$100.88	\$201.76	\$7.76]
Quarterly:	[\$53.35	\$213.40	\$19.40]
Monthly [BSP]:	[\$17.27	\$207.24	\$13.24]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

No Day Year   Color   Service Plant   Dit-01-2008   S194-00   S100.88   \$53.35   \$17.27	Beginning as of				[Bank
01-01-2010   \$194.00   \$100.88   \$53.35   \$17.27	Mo Day Year		Semiannual	Quarterly	
01-01-2010	[01-01-2008		\$100.88		\$17.27
01-01-2011	01-01-2009	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2012 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2014 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2014 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2016 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2016 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2017 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2017 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2020 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-2022 \$1,095.00 \$569.40 \$301.13 \$97.46 \$1-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$1-01-2027 \$1,614.00 \$839.28 \$443.85 \$134.36 \$10-12-2027 \$1,614.00 \$839.28 \$443.85 \$134.36 \$10-12-2027 \$1,614.00 \$839.28 \$443.85 \$134.36 \$10-12-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-12-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-12-2031 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$10-12-2031 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$10-12-2031 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$10-12-2034 \$33.219.00 \$1,673.88 \$885.23 \$286.49 \$10-12-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$10-12-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$10-12-2036 \$4,470.00 \$2,234.40 \$1,229.25 \$397.83 \$10-12-2036 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$10-12-2036 \$4,470.00 \$3,324.40 \$1,229.25 \$397.83 \$10-12-2036 \$4,470.00 \$3,307.60 \$1,617.00 \$523.32 \$10-12-2044 \$8,457.00 \$4,397.64 \$2,325.68 \$75.67 \$10-12-2045 \$9,411.00 \$4,893.72 \$2,888.03 \$1,358.76 \$1.07.99 \$33.89 \$10-12-2045 \$9,410.00 \$3,937.30 \$2,950.88 \$1,191.64 \$60.2045 \$9,410.00 \$3,937.30 \$2,284.80 \$1,358.80 \$1,255.40 \$1,220.25 \$1,23	01-01-2010		\$100.88	\$53.35	\$17.27
01-01-2013	01-01-2011	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2014	01-01-2012	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2015 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2016 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2017 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2018 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2020 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2020 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$1-01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$10-10-10-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-12-025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$1-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$10-10-12027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$10-10-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2030 \$2,196.00 \$1,141.92 \$603.90 \$195.44 \$10-10-2031 \$2,388.00 \$1,241.76 \$666.70 \$212.53 \$10-10-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$10-10-2033 \$2,866.00 \$1,500.72 \$793.65 \$256.85 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$232.56 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$232.56 \$10-10-2035 \$3.606.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2035 \$3.606.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$10-10-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$10-10-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$10-10-2044 \$3,309.00 \$3.623.88 \$1,107.98 \$358.58 \$10-10-2031 \$2,386.00 \$3.07.64 \$3.2324.60 \$1.01-2034 \$3.290.00 \$3.623.88 \$1,107.98 \$358.58 \$10-10-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$1.01-2044 \$6,393.00 \$3.324.36 \$1,107.98 \$358.55 \$1.00 \$1.01-2044 \$6,393.00 \$3.324.36 \$1,107.98 \$358.55 \$1.00 \$1.01-2040 \$5.880.00 \$3.307.60 \$1.617.00 \$232.32 \$1.01-2044 \$8,457.00 \$3.397.32 \$2,101.28 \$680.05 \$1.01-2044 \$8,457.00 \$3.397.32 \$2,101.28 \$680.05 \$1.01-2044 \$8,457.00 \$3.397.32 \$2,101.28 \$680.05 \$1.01-2044 \$8,457.00 \$3.397.64 \$3.232.56 \$3.344.0 \$9.202.65 \$1.00.2047	01-01-2013	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2016 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2017 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2018 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2020 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$101-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-2025 \$13.08.00 \$6680.16 \$359.70 \$116.41 \$101-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$116.41 \$101-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$116.41 \$101-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$101-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$101-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$101-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$101-01-2031 \$2,388.00 \$1,144.92 \$603.90 \$195.44 \$101-01-2031 \$2,388.00 \$1,241.76 \$6656.70 \$212.53 \$101-01-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$101-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$101-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$101-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 \$101-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$101-2037 \$4,470.00 \$2,295.08 \$1,107.98 \$358.58 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$101-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 \$01-01-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 \$01-01-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 \$01-01-2034 \$3,219.00 \$2,095.08 \$1,107.99 \$358.58 \$01-01-2034 \$3,209.00 \$2,095.08 \$1,107.99 \$358.58 \$01-01-2034 \$3,209.00 \$2,095.08 \$1,107.99 \$358.58 \$01-01-2034 \$3,209.00 \$2,095.08 \$1,107.99 \$358.58 \$01-01-2034 \$3,209.00 \$2,095.08 \$1,107.99 \$358.58 \$01-01-2034 \$3,209.00 \$2,563.08 \$1,355.48 \$348.68 \$01-01-2039 \$5,394.00 \$2,804.88 \$1,483.35 \$480.07 \$01-01-2044 \$8,457.00 \$3,397.60 \$1,617.00 \$523.32 \$01-01-2044 \$8,457.00 \$3,397.60 \$1,617.00 \$523.32 \$0.00 \$1,2044 \$8,457.00 \$3,397.60 \$3,244.00 \$1,221.28 \$668.05 \$1,248.40 \$9,27.02 \$1,248.40 \$9,27.02 \$1,248.40 \$1,225.14 \$1,248.20 \$1,248.20 \$1,2	01-01-2014	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2017 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2018 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2019 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2020 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$10-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$10-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-12024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-12026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$10-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$10-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$10-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$10-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-01-2029 \$2,004.00 \$1,144.92 \$603.90 \$195.44 \$10-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-01-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$10-01-2033 \$2,886.00 \$1,550.72 \$793.65 \$225.65 \$10-01-2034 \$3,219.00 \$1,673.88 \$8885.23 \$286.49 \$10-01-2034 \$3,219.00 \$1,673.88 \$8885.23 \$286.49 \$10-10-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$307.83 \$10-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$307.83 \$10-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$307.83 \$10-01-2039 \$5,394.00 \$2,265.08 \$1,107.98 \$338.58 \$10-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$307.83 \$10-01-2034 \$3,299.00 \$3.653.88 \$1,483.35 \$480.07 \$10-12034 \$3,299.00 \$3.653.88 \$1,483.35 \$480.07 \$10-12044 \$8,457.00 \$3,324.40 \$1,229.25 \$307.83 \$10-01-2034 \$3,299.00 \$3.653.88 \$1,483.35 \$480.07 \$10-12044 \$8,457.00 \$3,324.40 \$1,229.25 \$307.83 \$10-01-2037 \$4,470.00 \$3,324.40 \$1,229.25 \$307.83 \$10-01-2044 \$8,457.00 \$3,324.40 \$1,229.25 \$307.83 \$1,107.98 \$338.58 \$1,107.99 \$338.59 \$10-01-2044 \$8,457.00 \$3,307.64 \$1,259.29 \$2,568.50 \$1,107.00 \$2,293.00 \$1,204.40 \$1,229.25 \$307.83 \$1,241.76 \$1,241.40 \$1,229.25 \$307.83 \$1,241.70 \$1,241.40 \$1,229.25 \$307.83 \$1,241.70 \$3,241.40 \$1,229.25 \$307.83 \$1,241.70 \$3,241.40 \$1,229.25 \$3,241.20 \$3,241.40 \$1,229.25 \$3,241.20 \$3,2	01-01-2015	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2018	01-01-2016	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2019	01-01-2017	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2020	01-01-2018	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2021 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$101-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$101-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-12025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$101-12026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$101-01-2027 \$1,614.00 \$839.28 \$443.85 \$1136.65 \$101-12027 \$1,614.00 \$839.12 \$496.65 \$160.73 \$101-12029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$101-12029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$101-12030 \$2,196.00 \$1,141.92 \$603.90 \$195.44 \$101-12031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$101-12032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$101-12032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$101-12034 \$3.219.00 \$1,673.88 \$885.23 \$286.49 \$101-12034 \$3.219.00 \$1,673.88 \$885.23 \$286.49 \$101-12035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$101-12036 \$4,029.00 \$2,095.08 \$1,107.98 \$358.58 \$101-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$101-01-2038 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$101-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$101-01-2039 \$5,394.00 \$2,804.88 \$1,483.35 \$480.07 \$101-12044 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32 \$101-01-2044 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32 \$101-01-2044 \$8,457.00 \$3,623.84 \$1,107.98 \$358.58 \$101-01-2044 \$8,457.00 \$3,623.88 \$1,758.08 \$68.05 \$1.01-01-044 \$8,457.00 \$3,623.84 \$1,483.35 \$480.07 \$101-12044 \$8,457.00 \$3,623.84 \$1,483.35 \$480.07 \$101-12044 \$8,457.00 \$3,623.84 \$1,758.08 \$568.98 \$101-01-2044 \$8,457.00 \$3,623.84 \$1,758.08 \$568.98 \$101-01-2044 \$8,457.00 \$3,623.84 \$1,463.25 \$2,568.08 \$1,758.08 \$568.98 \$101-01-2044 \$8,457.00 \$3,623.88 \$1,916.48 \$620.24 \$10.101-2044 \$8,457.00 \$3,97.64 \$2,325.68 \$752.67 \$101-01-2045 \$9,411.00 \$4,893.764 \$2,325.68 \$752.67 \$101-01-2045 \$9,411.00 \$4,893.764 \$2,325.68 \$752.67 \$101-01-2045 \$9,411.00 \$4,893.764 \$2,325.68 \$752.67 \$101-01-2048 \$12,672.00 \$6,589.44 \$3,484.80 \$1,127.81 \$101-01-2048 \$12,672.00 \$6,589.44 \$3,484.80 \$1,127.81 \$101-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 \$101-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 \$1,044.90 \$10.01-2055 \$2,686.00 \$11,219.52 \$5,933.40 \$1,910.26 \$1	01-01-2019	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2022 \$194.00 \$100.88 \$53.35 \$17.27 \$10-10-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$10-10-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$10-10-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$10-10-102027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$10-10-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$10-10-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-10.303 \$2,196.00 \$1,141.92 \$603.90 \$195.44 \$10-10-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-10-10.2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2036 \$4,029.00 \$2,095.08 \$1,107.98 \$358.58 \$10-10-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$10-10-2038 \$4,929.00 \$2,095.08 \$1,107.98 \$358.58 \$10-10-2038 \$4,929.00 \$2,095.08 \$1,107.98 \$358.58 \$10-10-2039 \$5,394.00 \$2,804.88 \$1,355.48 \$438.68 \$10-10-2039 \$5,394.00 \$2,804.88 \$1,433.35 \$480.07 \$1.00-10-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32 \$10-10-2044 \$8,459.00 \$3,623.88 \$1,916.48 \$620.24 \$1.00-10-2044 \$8,457.00 \$3,363.38 \$1,916.48 \$620.24 \$1.00-10-2044 \$8,457.00 \$3,363.38 \$1,916.48 \$620.24 \$1.00-10-2044 \$8,457.00 \$4,397.64 \$2,286.49 \$3,210.24 \$6,699.00 \$3,363.38 \$1,916.48 \$620.24 \$1.00-10-2044 \$8,457.00 \$4,397.64 \$2,285.68 \$752.67 \$1.00-10-2046 \$10,416.00 \$3,973.32 \$2,101.28 \$680.05 \$1.00-10-2044 \$8,457.00 \$4,397.64 \$2,325.68 \$752.67 \$1.00-10-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,127.81 \$1.127.82 \$1.127.81 \$1.127.81 \$1.127.81 \$1.127.81 \$1.127.81 \$1.127.81 \$1.127.81 \$	01-01-2020	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$101-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-12025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$101-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$101-01-2027 \$1,614.00 \$839.28 \$4443.85 \$143.65 \$101-12028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$101-12029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$101-12029 \$2,204.00 \$1,141.92 \$603.90 \$195.44 \$101-12031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$101-12032 \$2,613.00 \$1,358.76 \$718.58 \$332.56 \$101-12033 \$2,886.00 \$1,500.72 \$793.65 \$256.85 \$101-12033 \$2,886.00 \$1,500.72 \$793.65 \$256.85 \$101-12034 \$32,190.00 \$1,673.88 \$885.23 \$286.49 \$101-12034 \$32,190.00 \$1,673.88 \$885.23 \$286.49 \$101-12035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$101-12036 \$4,029.00 \$2,295.08 \$1,107.98 \$358.58 \$101-12037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83 \$101-01-2038 \$4,492.90 \$2,265.08 \$1,355.48 \$438.68 \$101-12039 \$5,394.00 \$2,264.40 \$1,229.25 \$397.83 \$101-12044 \$6,393.00 \$3,057.60 \$1,617.00 \$523.32 \$101-12044 \$6,393.00 \$3,3623.88 \$1,451.64 \$660.00 \$1,012.044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 \$1.01-12044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 \$1.01-12044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 \$1.01-12044 \$8,457.00 \$3,3623.88 \$1,916.48 \$620.24 \$1.01-2044 \$8,457.00 \$4,493.72 \$2,284.40 \$927.02 \$1.01-2044 \$8,457.00 \$3,3623.88 \$1,916.48 \$620.24 \$1.01-2044 \$8,457.00 \$4,493.72 \$2,286.49 \$927.02 \$1.01-12044 \$8,457.00 \$4,493.72 \$2,286.40 \$927.02 \$1.01-12044 \$8,457.00 \$4,493.72 \$2,286.40 \$927.02 \$1.01-12044 \$1,496.00 \$5,890.00 \$3,057.60 \$1,617.00 \$523.32 \$1.01-12044 \$1,496.00 \$5,416.32 \$2,864.40 \$927.02 \$1.01-12044 \$1,496.00 \$5,416.32 \$2,864.40 \$927.02 \$1.01-12049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 \$1.01-12049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 \$1.01-12049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 \$1.01-12055 \$17,331.00 \$9,012.12 \$4,766.03 \$1,542.66 \$10.101-2055 \$2,568.60 \$11,219.52 \$5,933.40 \$1,920.26 \$1.01-12054 \$24,009.00 \$12,484.68 \$6,602.48 \$2,136.80 \$1.01-12055 \$26,586.00 \$11,219.52 \$5,933.40 \$1,920.26 \$1.01-12055 \$26,586.00 \$13,284.00 \$8,985.00 \$2,616.60 \$1.01-12055 \$32	01-01-2021	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 01-01-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 01-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 01-01-2027 \$1,614.00 \$839.28 \$443.85 \$128.43 01-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 01-01-2030 \$2,196.00 \$1,141.92 \$603.90 \$195.44 01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 01-01-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 01-01-2032 \$2,613.00 \$1,500.72 \$793.65 \$256.85 01-01-2033 \$2,886.00 \$1,500.72 \$793.65 \$256.85 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 01-01-2036 \$4,029.00 \$2,095.08 \$1,107.98 \$358.58 01-01-2037 \$4,470.00 \$2,295.08 \$1,107.98 \$358.58 01-01-2038 \$4,470.00 \$2,295.08 \$1,107.98 \$358.58 01-01-2038 \$4,470.00 \$2,263.08 \$1,355.48 \$438.68 01-01-2039 \$5,394.00 \$2,804.88 \$1,483.35 \$480.07 01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$6,393.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$8,457.00 \$3,973.32 \$2,101.28 \$680.07 01-01-2044 \$8,457.00 \$3,973.32 \$2,101.28 \$680.07 01-01-2044 \$8,457.00 \$3,973.32 \$2,101.28 \$680.07 01-01-2044 \$8,457.00 \$4,397.64 \$2,255.68 \$752.67 01-01-2047 \$11,496.00 \$5,971.92 \$3,161.40 \$1,023.14 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82 01-01-2055 \$15,540.00 \$8,808.00 \$4,273.50 \$1,383.06 01-01-2045 \$2,940.00 \$5,808.00 \$4,273.50 \$1,383.06 01-01-2055 \$26,6586.00 \$13,824.72 \$7,311.15 \$2,366.15 01-01-2055 \$26,6586.00 \$13,824.72 \$7,311.15 \$2,366.15 01-01-2056 \$29,400.00 \$15,288.00 \$8,895.00 \$2,616.60 \$01-01-2057 \$32,529.00 \$16,615.00 \$8,895.00 \$2,616.60 \$01-01-2058 \$36,009.00 \$18,246.88 \$9,902.48 \$3,300.48 01-01-2058 \$36,009.00 \$18,246.88 \$9,902.48 \$3,300.48 01-01-2058 \$36,009.00 \$18,224.68 \$9,902.48 \$3,300.48 01-01-2058 \$	01-01-2022	\$194.00	\$100.88	\$53.35	\$17.27
01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08	01-01-2023	\$1,095.00	\$569.40	\$301.13	
01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2030         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,993.00         \$3,	01-01-2024	\$1,191.00	\$619.32	\$327.53	\$106.00
01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,995.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$	01-01-2025	\$1,308.00	\$680.16	\$359.70	\$116.41
01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         <	01-01-2026	\$1,443.00	\$750.36	\$396.83	\$128.43
01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2044         \$8,696.00	01-01-2027	\$1,614.00	\$839.28	\$443.85	\$143.65
01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00	01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,323.88         \$1,916.48         \$620.24           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00	01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2049         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00	01-01-2030	\$2,196.00	\$1,141.92	\$603.90	\$195.44
01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00 </td <td>01-01-2031</td> <td>\$2,388.00</td> <td>\$1,241.76</td> <td>\$656.70</td> <td>\$212.53</td>	01-01-2031	\$2,388.00	\$1,241.76	\$656.70	\$212.53
01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,586.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.0	01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2044         \$8,457.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,	01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049 <td< td=""><td>01-01-2034</td><td>\$3,219.00</td><td>\$1,673.88</td><td>\$885.23</td><td>\$286.49</td></td<>	01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,127.81           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050	01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051	01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052	01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053 <td>01-01-2038</td> <td>\$4,929.00</td> <td>\$2,563.08</td> <td>\$1,355.48</td> <td>\$438.68</td>	01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054	01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-	01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-2055         \$26,586.00         \$13,824.72         \$7,311.15         \$2,366.15           01			\$3,324.36	\$1,758.08	\$568.98
01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-2055         \$26,586.00         \$13,824.72         \$7,311.15         \$2,366.15           01-01-2056         \$29,400.00         \$15,288.00         \$8,945.48         \$2,895.08 <t< td=""><td>01-01-2042</td><td>\$6,969.00</td><td>\$3,623.88</td><td>\$1,916.48</td><td>\$620.24</td></t<>	01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-2055         \$26,586.00         \$13,824.72         \$7,311.15         \$2,366.15           01-01-2056         \$29,400.00         \$15,288.00         \$8,085.00         \$2,616.60           01-01-2057         \$32,529.00         \$16,915.08         \$8,945.48         \$2,895.08	01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-2055         \$26,586.00         \$13,824.72         \$7,311.15         \$2,366.15           01-01-2056         \$29,400.00         \$15,288.00         \$8,085.00         \$2,616.60           01-01-2057         \$32,529.00         \$16,915.08         \$8,945.48         \$2,895.08           01-01-2058         \$36,009.00         \$18,724.68         \$9,902.48         \$3,204.80	01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82         01-01-2050       \$15,540.00       \$8,080.80       \$4,273.50       \$1,383.06         01-01-2051       \$17,331.00       \$9,012.12       \$4,766.03       \$1,542.46         01-01-2052       \$19,338.00       \$10,055.76       \$5,317.95       \$1,721.08         01-01-2053       \$21,576.00       \$11,219.52       \$5,933.40       \$1,920.26         01-01-2054       \$24,009.00       \$12,484.68       \$6,602.48       \$2,136.80         01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82           01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-2055         \$26,586.00         \$13,824.72         \$7,311.15         \$2,366.15           01-01-2056         \$29,400.00         \$15,288.00         \$8,085.00         \$2,616.60           01-01-2057         \$32,529.00         \$16,915.08         \$8,945.48         \$2,895.08           01-01-2058         \$36,009.00         \$18,724.68         \$9,902.48         \$3,204.80	01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82         01-01-2050       \$15,540.00       \$8,080.80       \$4,273.50       \$1,383.06         01-01-2051       \$17,331.00       \$9,012.12       \$4,766.03       \$1,542.46         01-01-2052       \$19,338.00       \$10,055.76       \$5,317.95       \$1,721.08         01-01-2053       \$21,576.00       \$11,219.52       \$5,933.40       \$1,920.26         01-01-2054       \$24,009.00       \$12,484.68       \$6,602.48       \$2,136.80         01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2050         \$15,540.00         \$8,080.80         \$4,273.50         \$1,383.06           01-01-2051         \$17,331.00         \$9,012.12         \$4,766.03         \$1,542.46           01-01-2052         \$19,338.00         \$10,055.76         \$5,317.95         \$1,721.08           01-01-2053         \$21,576.00         \$11,219.52         \$5,933.40         \$1,920.26           01-01-2054         \$24,009.00         \$12,484.68         \$6,602.48         \$2,136.80           01-01-2055         \$26,586.00         \$13,824.72         \$7,311.15         \$2,366.15           01-01-2056         \$29,400.00         \$15,288.00         \$8,085.00         \$2,616.60           01-01-2057         \$32,529.00         \$16,915.08         \$8,945.48         \$2,895.08           01-01-2058         \$36,009.00         \$18,724.68         \$9,902.48         \$3,204.80	01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2051       \$17,331.00       \$9,012.12       \$4,766.03       \$1,542.46         01-01-2052       \$19,338.00       \$10,055.76       \$5,317.95       \$1,721.08         01-01-2053       \$21,576.00       \$11,219.52       \$5,933.40       \$1,920.26         01-01-2054       \$24,009.00       \$12,484.68       \$6,602.48       \$2,136.80         01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2052       \$19,338.00       \$10,055.76       \$5,317.95       \$1,721.08         01-01-2053       \$21,576.00       \$11,219.52       \$5,933.40       \$1,920.26         01-01-2054       \$24,009.00       \$12,484.68       \$6,602.48       \$2,136.80         01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2050	\$15,540.00		\$4,273.50	\$1,383.06
01-01-2053       \$21,576.00       \$11,219.52       \$5,933.40       \$1,920.26         01-01-2054       \$24,009.00       \$12,484.68       \$6,602.48       \$2,136.80         01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2054       \$24,009.00       \$12,484.68       \$6,602.48       \$2,136.80         01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2052	\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2055       \$26,586.00       \$13,824.72       \$7,311.15       \$2,366.15         01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2056       \$29,400.00       \$15,288.00       \$8,085.00       \$2,616.60         01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2054	\$24,009.00	\$12,484.68		\$2,136.80
01-01-2057       \$32,529.00       \$16,915.08       \$8,945.48       \$2,895.08         01-01-2058       \$36,009.00       \$18,724.68       \$9,902.48       \$3,204.80	01-01-2055	\$26,586.00	\$13,824.72	\$7,311.15	\$2,366.15
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48 \$3,204.80	01-01-2056	\$29,400.00	\$15,288.00	\$8,085.00	\$2,616.60
		\$32,529.00		\$8,945.48	
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18 \$3,545.49	01-01-2058	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
	01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

## PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

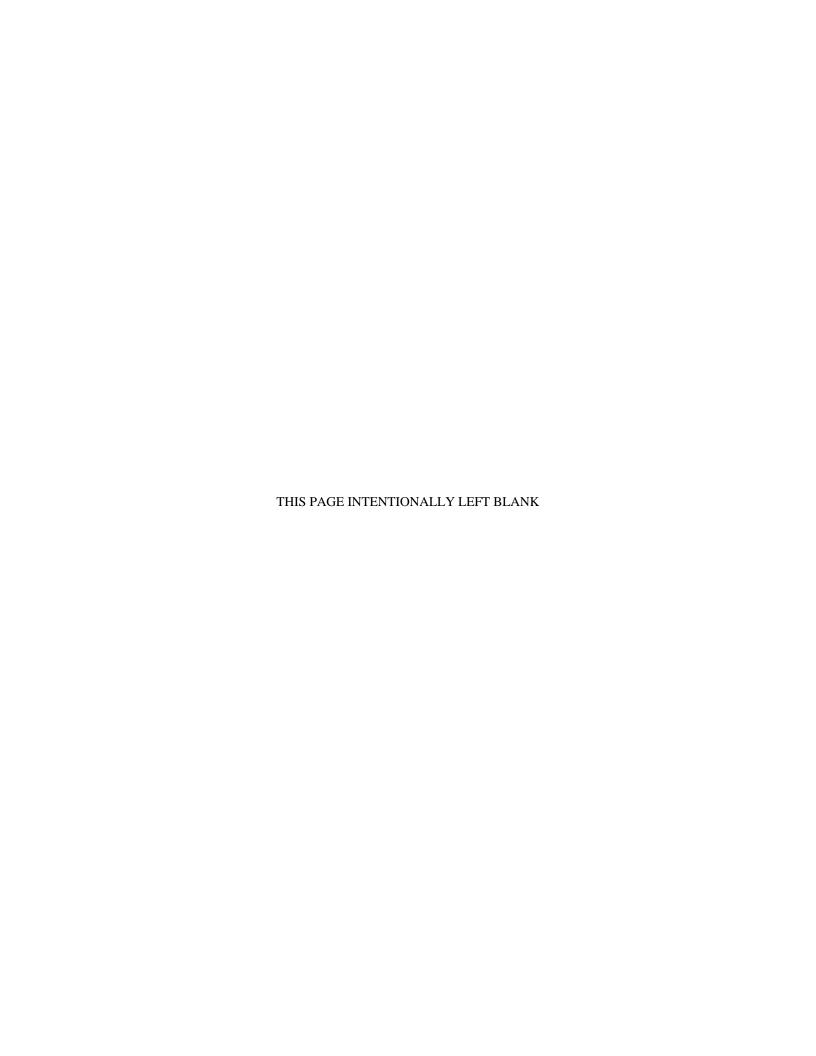
Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

Contestability Date of Issue means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the Incontestability and Suicide provisions.

Executive Officer means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

Lapse means termination of the policy prior to the Expiration Date due to nonpayment of a premium.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

**Proceeds** means the amount we will pay upon the death of the insured.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

#### **CONSIDERATION**

#### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

#### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit is the policy's face amount.

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

#### **EXCLUSION**

#### **Suicide**

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

#### PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

#### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### **Reinstatement**

If the policy Lapses before the Expiration Date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### Misstatement of Age or Sex

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

#### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

#### PAYMENT OF PROCEEDS

#### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

#### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreement.

## Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

	LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9  10  11  12  13  14  15  16  17  18  19  20	\$2.80 2.82 2.83 2.84 2.85 2.86 2.88 2.90 2.92 2.93 2.95 2.97 2.98	\$2.75 2.76 2.77 2.78 2.79 2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91	27 28 29 30 31 32 33 34 35 36 37 38 39 40	3.12 3.15 3.17 3.20 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	3.03 3.05 3.07 3.09 3.11 3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37	47 48 49 50 51 52 53 54 55 56 57 58 59 60	3.87 3.92 3.99 4.05 4.11 4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88	3.66 3.71 3.76 3.81 3.87 3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54	67 68 69 70 71 72 73 74 75 76 77 78 79 80	5.77 5.91 6.07 6.23 6.39 6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94	5.33 5.47 5.62 5.78 5.94 6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66
21 22 23 24 25 26	3.00 3.02 3.04 3.06 3.08 3.10	2.92 2.94 2.96 2.97 2.99 3.01	41 42 43 44 45 46	3.57 3.62 3.66 3.71 3.76 3.81	3.41 3.44 3.48 3.52 3.57 3.61	61 62 63 64 65 66	5.11 5.22 5.35 5.49 5.62	4.63 4.73 4.84 4.95 5.07 5.20	81 82 83 84 85 and over	8.11 8.27 8.42 8.56 8.69	7.85 8.04 8.23 8.39 8.56

	LIFETIME ANNUITY WITH GUARANTEED AMOUNT										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
Payee  7 and under  8  9  10  11  12  13  14  15  16  17  18  19	\$2.80 2.81 2.82 2.83 2.78 2.86 2.87 2.88 2.90 2.91 2.93 2.94 2.96	\$2.75 2.76 2.77 2.78 2.79 2.80 2.81 2.82 2.84 2.85 2.86 2.88 2.89	Payee  27 28 29 30 31  32 33 34 35 36  37 38 39	3.11 3.13 3.16 3.18 3.21 3.19 3.26 3.29 3.32 3.35 3.42 3.42	3.02 3.04 3.06 3.08 3.06 3.13 3.15 3.18 3.20 3.23 3.26 3.29 3.32	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59	3.78 3.83 3.89 3.94 4.00 4.07 4.13 4.18 4.25 4.32 4.39 4.47 4.56	3.59 3.63 3.68 3.77 3.79 3.84 3.91 3.97 4.03 4.10 4.17 4.22 4.30	Payee  67 68 69 70 71  72 73 74 75 76  77 78 79	5.40 5.52 5.67 5.80 5.95 6.11 6.28 6.45 6.63 6.83 7.03 7.26 7.47	5.09 5.20 5.32 5.45 5.61 5.77 5.91 6.09 6.29 6.47 6.65 6.89 7.13
20 21 22 23 24 25 26	2.97 2.99 3.01 3.03 3.05 3.07 3.09	2.99 2.92 2.93 2.95 2.97 2.93 3.00	40 41 42 43 44 45 46	3.42 3.46 3.53 3.57 3.59 3.63 3.67 3.73	3.35 3.35 3.34 3.42 3.46 3.46 3.54 3.58	60 61 62 63 64 65 66	4.65 4.74 4.84 4.94 5.04 5.15 5.28	4.36 4.45 4.54 4.64 4.75 4.84 4.96	80 81 82 83 84 85 and over	7.47 7.70 7.95 8.22 8.49 8.77 9.07	7.34 7.60 7.89 8.16 8.45 8.78

LIFETIME ANNUITY ONLY											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8 9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04 3.06	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.98	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58 3.67 3.73	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37 5.52	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83 84	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38 11.94	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97 10.50 11.07
25 26	3.08 3.10	2.99 3.01	45 46	3.78 3.83	3.57 3.62	65 66	5.68 5.86	5.18 5.32	85 and over	12.53	11.69



## TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level for 15 Policy Years and Increase Annually Thereafter
- Policy Premiums Guaranteed for All Policy Years

## United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

## READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Policy Premiums Payable until the Expiration Date

- Nonparticipating No Dividends
- Policy Premiums Level for 15 Policy Years and Increase Annually Thereafter
- Policy premiums Guaranteed for all Policy Years
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 15<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 15<sup>th</sup> Policy Anniversary

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Saniel P. Tleany

Mill Huss

**Corporate Secretary** 



# **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] **Issue Age** [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

Policy OwnerSee application or endorsementBeneficiarySee application or endorsement

**Latest Conversion Date** [December 1, 2013]

# **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C088LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 15 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$592.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$592.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$307.84	\$615.68	\$23.68]
Quarterly:	[\$162.80	\$651.20	\$59.20]
Monthly [BSP]:	[\$52.69	\$632.28	\$40.28]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

#### PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE

• Please refer to the **Partial Return of Premium Benefit** provision for more information.

End of Policy Year	Percentage of Premiums Returned
[1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	5.00%
7	10.00%
8	15.00%
9	20.00%
10	25.00%
11	44.21%
12	60.71%
13	75.21%
14	88.21%
15	100.00%]

- We will pay you the Partial Return of Premium Benefit after the 15<sup>th</sup> policy anniversary date if the benefit is not exercised during the first 15 Policy Years, the insured is then living and the policy is in force. Beginning in policy year 16, the amount of the Partial Return of Premium Benefit will equal 0.00%.
- The Partial Return of Premium Benefit equals the premiums paid into the contract, accumulated at an effective annual interest rate of 4.00%, less charges to cover mortality, expenses and profit which include an administrative charge of \$60.00 per policy year.

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

01-01-2008         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2009         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2010         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2011         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2012         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2013         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69	Beginning as of				[Bank
01-01-2009         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2010         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2011         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2012         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2013         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69	Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2010         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2011         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2012         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2013         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69	01-01-2008	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2011         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2012         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2013         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69	01-01-2009	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2012         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2013         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69	01-01-2010	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2013         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69 <td>01-01-2011</td> <td>\$592.00</td> <td>\$307.84</td> <td>\$162.80</td> <td>\$52.69</td>	01-01-2011	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2014         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$369.84         \$162.80         \$52.69 <td>01-01-2012</td> <td>\$592.00</td> <td>\$307.84</td> <td>\$162.80</td> <td>\$52.69</td>	01-01-2012	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00	01-01-2013	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2015         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2016         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00	01-01-2014	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2017         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43 <td>01-01-2015</td> <td>\$592.00</td> <td>\$307.84</td> <td>\$162.80</td> <td>\$52.69</td>	01-01-2015	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2018         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$	01-01-2016	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2019         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2020         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58 <td>01-01-2017</td> <td>\$592.00</td> <td>\$307.84</td> <td>\$162.80</td> <td>\$52.69</td>	01-01-2017	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2020       \$592.00       \$307.84       \$162.80       \$52.69         01-01-2021       \$592.00       \$307.84       \$162.80       \$52.69         01-01-2022       \$592.00       \$307.84       \$162.80       \$52.69         01-01-2023       \$1,095.00       \$569.40       \$301.13       \$97.46         01-01-2024       \$1,191.00       \$619.32       \$327.53       \$106.00         01-01-2025       \$1,308.00       \$680.16       \$359.70       \$116.41         01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2018	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2021         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2022         \$592.00         \$307.84         \$162.80         \$52.69           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56	01-01-2019	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2022       \$592.00       \$307.84       \$162.80       \$52.69         01-01-2023       \$1,095.00       \$569.40       \$301.13       \$97.46         01-01-2024       \$1,191.00       \$619.32       \$327.53       \$106.00         01-01-2025       \$1,308.00       \$680.16       \$359.70       \$116.41         01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2020	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2023       \$1,095.00       \$569.40       \$301.13       \$97.46         01-01-2024       \$1,191.00       \$619.32       \$327.53       \$106.00         01-01-2025       \$1,308.00       \$680.16       \$359.70       \$116.41         01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2021	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2024       \$1,191.00       \$619.32       \$327.53       \$106.00         01-01-2025       \$1,308.00       \$680.16       \$359.70       \$116.41         01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2022	\$592.00	\$307.84	\$162.80	\$52.69
01-01-2025       \$1,308.00       \$680.16       \$359.70       \$116.41         01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2023	\$1,095.00	\$569.40	\$301.13	\$97.46
01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2024	\$1,191.00	\$619.32	\$327.53	\$106.00
01-01-2026       \$1,443.00       \$750.36       \$396.83       \$128.43         01-01-2027       \$1,614.00       \$839.28       \$443.85       \$143.65         01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2025		\$680.16	\$359.70	
01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2026		\$750.36	\$396.83	\$128.43
01-01-2028       \$1,806.00       \$939.12       \$496.65       \$160.73         01-01-2029       \$2,004.00       \$1,042.08       \$551.10       \$178.36         01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2027				
01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2028		\$939.12	\$496.65	\$160.73
01-01-2030       \$2,196.00       \$1,141.92       \$603.90       \$195.44         01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2029				
01-01-2031       \$2,388.00       \$1,241.76       \$656.70       \$212.53         01-01-2032       \$2,613.00       \$1,358.76       \$718.58       \$232.56	01-01-2030				
01-01-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56				\$656.70	
	01-01-2032				
U1-U1-2U33 \$2,880.UU \$1,3UU./2 \$7/93.03 \$230.83	01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49	01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93	01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2036 \$4,029.00 \$2,095.08 \$1,107.98 \$358.58	01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83	01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2038 \$4,929.00 \$2,563.08 \$1,355.48 \$438.68	01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039 \$5,394.00 \$2,804.88 \$1,483.35 \$480.07	01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32	01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041 \$6,393.00 \$3,324.36 \$1,758.08 \$568.98	01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042 \$6,969.00 \$3,623.88 \$1,916.48 \$620.24	01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043 \$7,641.00 \$3,973.32 \$2,101.28 \$680.05	01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044 \$8,457.00 \$4,397.64 \$2,325.68 \$752.67	01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045 \$9,411.00 \$4,893.72 \$2,588.03 \$837.58	01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046 \$10,416.00 \$5,416.32 \$2,864.40 \$927.02	01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047 \$11,496.00 \$5,977.92 \$3,161.40 \$1,023.14	01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048 \$12,672.00 \$6,589.44 \$3,484.80 \$1,127.81	01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82	01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050 \$15,540.00 \$8,080.80 \$4,273.50 \$1,383.06	01-01-2050	\$15,540.00		\$4,273.50	\$1,383.06
01-01-2051 \$17,331.00 \$9,012.12 \$4,766.03 \$1,542.46	01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2052 \$19,338.00 \$10,055.76 \$5,317.95 \$1,721.08		\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053 \$21,576.00 \$11,219.52 \$5,933.40 \$1,920.26				\$5,933.40	\$1,920.26
01-01-2054 \$24,009.00 \$12,484.68 \$6,602.48 \$2,136.80					
01-01-2055 \$26,586.00 \$13,824.72 \$7,311.15 \$2,366.15					
01-01-2056 \$29,400.00 \$15,288.00 \$8,085.00 \$2,616.60					
01-01-2057 \$32,529.00 \$16,915.08 \$8,945.48 \$2,895.08				\$8,945.48	
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48 \$3,204.80					
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18 \$3,545.49	01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70

# TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS

- The factors shown are based on the interest rate and mortality table below.
- Please refer to the Reduced Paid-Up Term Life Insurance provision for more information about how these factors are applied.

End of Policy Year	Insured's Attained Age	Reduced Paid-Up Term Life Insurance Factor
1	[36	0.21128
2	37	0.21881
3	38	0.22661
4	39	0.23465
5	40	0.24297
6	41	0.25155
7	42	0.26040
8	43	0.26949
9	44	0.27883
10	45	0.28841
11	46	0.29823
12	47	0.30831
13	48	0.31870
14	49	0.32943
15	50	0.34049
20	55	0.40010
25	60	0.46529
30	65	0.53461
35	70	0.60621
40	75	0.67877
45	80	0.74775
50	85	0.80703
55	90	0.85262]

**Interest Rate** 

[4.00]%

**Mortality Table** 

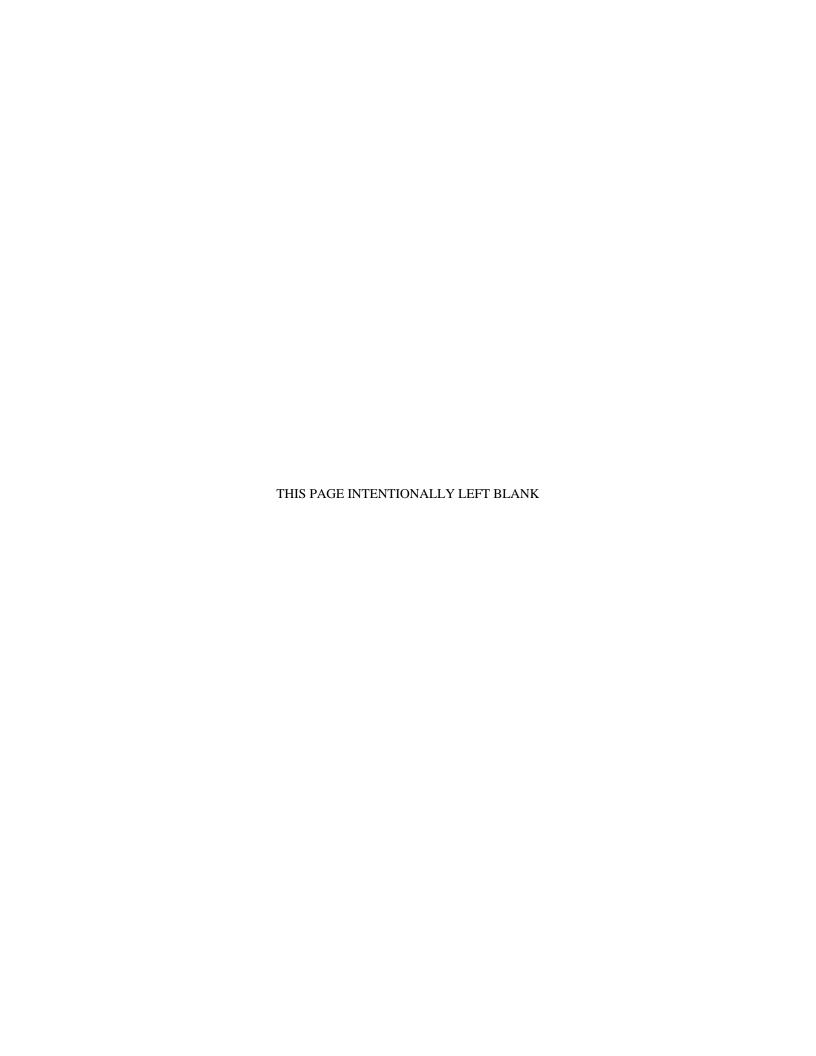
Commissioners [2001] Standard Ordinary Mortality Table, Male or Female, Smoker or Nonsmoker, Age Last Birthday

# PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

DEFINITIONS	
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#### **DEFINITIONS**

Age means age last birthday.

Attained Age means the issue Age plus the number of full policy years since the policy was issued.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

**Contestability Date of Issue** means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the **Incontestability** and **Suicide** provisions.

**Executive Officer** means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

**Lapse** means termination of the policy prior to the Expiration Date due to nonpayment of a premium, subject to the **Reduced Paid-Up Term Life Insurance** provision.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

#### Proceeds means:

- (a) the amount we will pay upon the death of the insured; or
- (b) the amount payable if you surrender the policy under the **Reduced Paid-Up Term Life Insurance** provision.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

# **CONSIDERATION**

# Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit equals the greater of:

- (a) the policy's face amount; or
- (b) the partial return of premium benefit amount on the date of death plus the corridor amount.

This policy provides a partial return of premium benefit, as described in the **Partial Return of Premium Benefit** provision. In some circumstances the value of this benefit can cause the amount of the basic death benefit to be increased so that the policy will continue to qualify as life insurance under the Internal Revenue Code of 1986, as amended (the Code). The increase is calculated using the "corridor amount" specified in the Code.

The corridor amount equals the partial return of premium benefit amount multiplied by the corridor percentage for the Attained Age of the insured. The percentages are shown in the following table:

Attained		Attained		Attained	Corridor
Age	Percentage	Age	Percentage	Age	Percentage
0-40	150%	54	57%	68	17%
41	143%	55	50%	69	16%
42	136%	56	46%	70	15%
43	129%	57	42%	71	13%
44	122%	58	38%	72	11%
45	115%	59	34%	73	9%
46	109%	60	30%	74	7%
47	103%	61	28%	75-90	5%
48	97%	62	26%	91	4%
49	91%	63	24%	92	3%
50	85%	64	22%	93	2%
51	78%	65	20%	94	1%
52	71%	66	19%	95+	0%
53	64%	67	18%		

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

If this policy is continued as reduced paid-up term life insurance, the **Common Carrier Death Benefit** provision will end as of the effective date of the reduced paid-up term life insurance.

#### **EXCLUSION**

#### Suicide

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

# PREMIUMS, REINSTATEMENT AND CONVERSION

### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

# **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

# **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

### Reinstatement

If the policy Lapses before the Expiration Date and you have not collected any benefits under the **Partial Return of Premium Benefit** provision before the 15<sup>th</sup> policy anniversary date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion:
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

# **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

# PARTIAL RETURN OF PREMIUM BENEFIT AND REDUCED PAID-UP TERM LIFE INSURANCE OPTION

# **Partial Return of Premium Benefit**

We will pay you a partial return of premium benefit upon surrender of the policy, unless the policy is in force under the **Reduced Paid-Up Term Life Insurance** provision, according to the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE shown on the data pages. We will calculate the amount of any available benefit as of the date we receive your Written Request to surrender the policy.

The partial return of premium benefit amount equals:

- (a) the sum of premiums paid or waived, as described in the **Waiver of Premium for Unemployment** provision or any waiver of premium riders attached to this policy, through the first 15 policy years; multiplied by
- (b) the applicable percentage from the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE; minus
- (c) any disability income rider benefits paid.

If you surrender the policy between policy anniversaries, the percentage applied under (b) above will be a pro rata percentage based on the number of months elapsed since the last policy anniversary. If you surrender the policy within 31 days after the due date of an unpaid premium, the percentage applied under (b) above will be the applicable percentage as of the premium due date. We will refund 100% of any premium paid for the period beyond the policy month of surrender.

If you surrender the policy, we may defer payment for six months.

After the 15<sup>th</sup> policy anniversary date, if the insured is still living and the policy is in force, we will pay the partial return of premium benefit within 30-days.

Part of the partial return of premium benefit may be taxable to you. Please consult a tax advisor.

If this policy is delivered in Idaho and payment is deferred, we will pay interest on the partial return of premium benefit amount at the rate specified in Idaho Code Section 28-22-104 as established and in existence at the time of surrender.

#### Reduced Paid-Up Term Life Insurance

If, by the end of the grace period:

- (a) you have not paid the premium due; and
- (b) the partial return of premium benefit has not been exercised;

we will continue the policy as reduced paid-up term life insurance until the policy's Expiration Date. Any Riders attached will end as of the effective date of the reduced paid-up term life insurance. Both the **Common Carrier Death Benefit** and **Partial Return of Premium Benefit** provisions will also end as of the effective date of the reduced paid-up term life insurance.

Under this option you will not need to pay any more premiums. The reduced paid-up term life insurance will begin on the premium due date of the unpaid premium. We will use the partial return of premium benefit amount divided by the applicable reduced paid-up term life insurance factor to determine the amount of death benefit. The factors for certain policy years are shown on the data pages. We will provide the reduced paid-up term life insurance factor for any policy year not shown upon request.

While the policy is in force as reduced paid-up term life insurance, you may surrender it for cash. The cash value will be the present value of the death benefit as of the effective date of surrender using the interest rate and mortality table shown on the TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS section of the data pages.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

### Assignment

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### Misstatement of Age or Sex

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

# **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

# **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

# PAYMENT OF PROCEEDS

### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

## 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

# 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

# 5. Other Options

Other options may be available with our agreement.

# Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

	LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
Payee  7 and under  8  9  10  11  12  13  14  15  16  17  18  19  20  21  22  23	\$2.80 2.82 2.83 2.84 2.85 2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.98 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92	Payee  27 28 29 30 31  32 33 34 35 36  37 38 39 40 41  42 43	3.12 3.15 3.17 3.20 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53 3.57	3.03 3.05 3.07 3.09 3.11 3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37 3.41 3.44 3.48	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.87 3.92 3.99 4.05 4.11 4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88 4.99 5.11 5.22	3.66 3.71 3.76 3.81 3.87 3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54 4.63	Payee  67 68 69 70 71  72 73 74 75 76  77 88 79 80 81  82 83	5.77 5.91 6.07 6.23 6.39 6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94 8.11	5.33 5.47 5.62 5.78 5.94 6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66 7.85
24 25 26	3.06 3.08 3.10	2.97 2.99 3.01	44 45 46	3.71 3.76 3.81	3.52 3.57 3.61	64 65 66	5.35 5.49 5.62	4.95 5.07 5.20	84 85 and over	8.56 8.69	8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
	<b>#2</b> 00	00.77	25	2.44	2.02		2.50	2.50		- 10	<b>.</b>
7 and under	\$2.80	\$2.75	27	3.11	3.02	47	3.78	3.59	67	5.40	5.09
8	2.81	2.76	28	3.13	3.04	48	3.83	3.63	68	5.52	5.20
9	2.82	2.77	29	3.16	3.06	49	3.89	3.68	69 70	5.67	5.32
10	2.83	2.78	30	3.18	3.08	50	3.94	3.77	70	5.80	5.45
11	2.78	2.79	31	3.21	3.06	51	4.00	3.79	71	5.95	5.61
12	2.86	2.80	32	3.19	3.13	52	4.07	3.84	72	6.11	5.77
13	2.87	2.81	33	3.26	3.15	53	4.13	3.91	73	6.28	5.91
14	2.88	2.82	34	3.29	3.18	54	4.18	3.97	74	6.45	6.09
15	2.90	2.84	35	3.32	3.20	55	4.25	4.03	75	6.63	6.29
16	2.91	2.85	36	3.35	3.23	56	4.32	4.10	76	6.83	6.47
17	2.93	2.86	37	3.35	3.26	57	4.39	4.17	77	7.03	6.65
18	2.93	2.88	38	3.42	3.20	58	4.39	4.17	78	7.03	6.89
18 19	2.94	2.88	38 39	3.42	3.29	58 59	4.47	4.22	78 79	7.26	7.13
20	2.96	2.89	40	3.42	3.32	60	4.56	4.36	80	7.70	7.13
20	2.97	2.90	40	3.53	3.34	61	4.63	4.36	81	7.70	7.60
21	2.99	2.92	41	3.33	3.34	01	4./4	4.43	61	1.93	7.00
22	3.01	2.93	42	3.57	3.42	62	4.84	4.54	82	8.22	7.89
23	3.03	2.95	43	3.59	3.46	63	4.94	4.64	83	8.49	8.16
24	3.05	2.97	44	3.63	3.46	64	5.04	4.75	84	8.77	8.45
25	3.07	2.93	45	3.67	3.54	65	5.15	4.84	85 and	9.07	8.78
26	3.09	3.00	46	3.73	3.58	66	5.28	4.96	over		

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04 3.06	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.98	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58 3.67 3.73	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37 5.52	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83 84	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38 11.94	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97 10.50 11.07
25 26	3.08 3.10	2.99 3.01	45 46	3.78 3.83	3.57 3.62	65 66	5.68 5.86	5.18 5.32	85 and over	12.53	11.69



# TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Policy Premiums Payable until the Expiration Date

- Nonparticipating No Dividends
- Policy Premiums Level for 15 Policy Years and Increase Annually Thereafter
- Policy premiums Guaranteed for all Policy Years
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 15<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 15<sup>th</sup> Policy Anniversary

# United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

# Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

# READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

# TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 20<sup>th</sup> Policy Year

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Tleary

Mill Huss

**Corporate Secretary** 

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# **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] Issue Age [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

# **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C089LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 5 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$228.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$228.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$118.56	\$237.12	\$9.12]
Quarterly:	[\$62.70	\$250.80	\$22.80]
Monthly [BSP]:	[\$20.29	\$243.48	\$15.48]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2009	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2010	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2011	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2012	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2013	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2014	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2015	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2016	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2017	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2018	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2019	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2020	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2021	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2022	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2023	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2024	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2025	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2026	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2027	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2030	\$2,196.00	\$1,141.92	\$603.90	\$195.44
01-01-2031	\$2,388.00	\$1,241.76	\$656.70	\$212.53
01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050	\$15,540.00	\$8,080.80	\$4,273.50	\$1,383.06
01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2052	\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054	\$24,009.00	\$12,484.68	\$6,602.48	\$2,136.80
01-01-2055	\$26,586.00	\$13,824.72	\$7,311.15	\$2,366.15
01-01-2056	\$29,400.00	\$15,288.00	\$8,085.00	\$2,616.60
01-01-2057	\$32,529.00	\$16,915.08	\$8,945.48	\$2,895.08
01-01-2058	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49
	* *	* *	* *	. ,

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$228.00	\$118.56	\$62.70	\$20.29
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01-01-2012	\$228.00	\$118.56	\$62.70	\$20.29
01-01-2013	\$516.00	\$268.32	\$141.90	\$45.92
01-01-2014	\$555.00	\$288.60	\$152.63	\$49.40
01-01-2015	\$603.00	\$313.56	\$165.83	\$53.67
01-01-2016	\$660.00	\$343.20	\$181.50	\$58.74
01-01-2017	\$723.00	\$375.96	\$198.83	\$64.35
01-01-2018	\$792.00	\$411.84	\$217.80	\$70.49
01-01-2019	\$861.00	\$447.72	\$236.78	\$76.63
01-01-2020	\$918.00	\$477.36	\$252.45	\$81.70
01-01-2021	\$963.00	\$500.76	\$264.83	\$85.71
01-01-2022	\$1,020.00	\$530.40	\$280.50	\$90.78
01-01-2023	\$1,095.00	\$569.40	\$301.13	\$97.46
01-01-2024	\$1,191.00	\$619.32	\$327.53	\$106.00
01-01-2025	\$1,308.00	\$680.16	\$359.70	\$116.41
01-01-2026	\$1,443.00	\$750.36	\$396.83	\$128.43
01-01-2027	\$1,614.00	\$839.28	\$443.85	\$143.65
01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
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01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

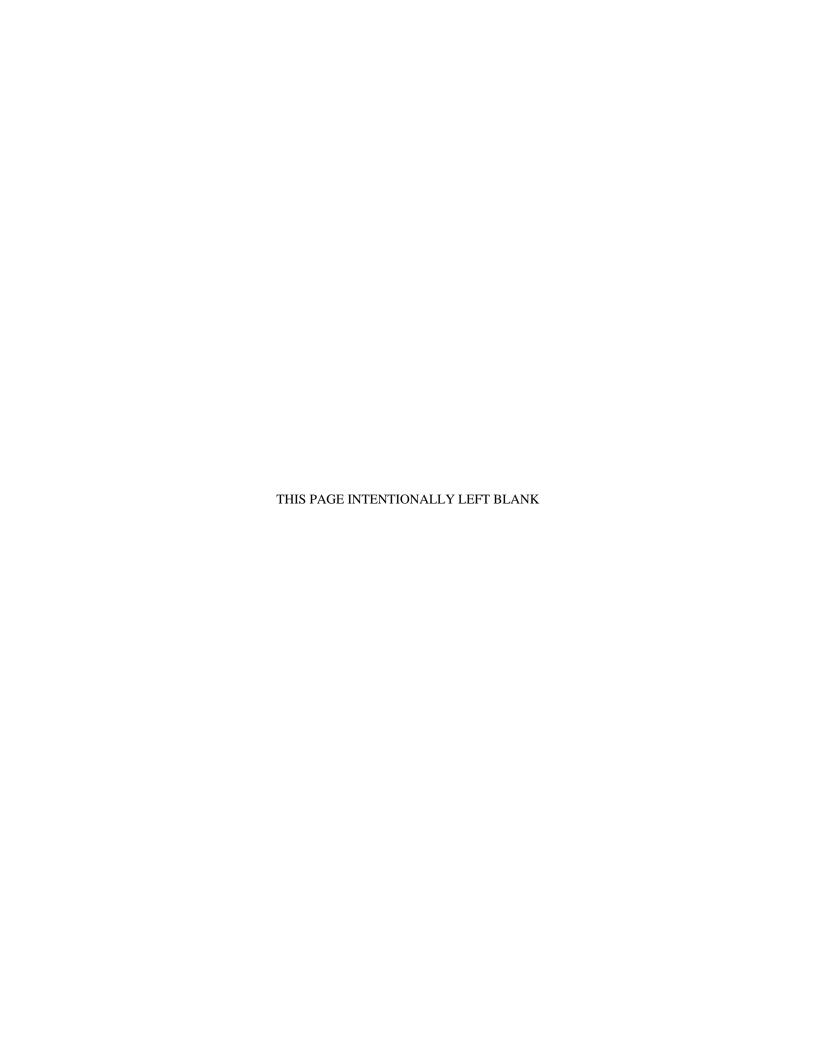
Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

Contestability Date of Issue means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the Incontestability and Suicide provisions.

Executive Officer means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

Lapse means termination of the policy prior to the Expiration Date due to nonpayment of a premium.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

**Proceeds** means the amount we will pay upon the death of the insured.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

# **CONSIDERATION**

# Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

# **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit is the policy's face amount.

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

# **EXCLUSION**

# **Suicide**

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

# PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

# **Change in Nonguaranteed Policy Premiums**

The nonguaranteed premiums and the guaranteed maximum premiums for each policy year are shown on the data pages. After the initial premium guarantee period shown on the data pages, we may change the nonguaranteed premiums once each policy year. The guaranteed maximum premiums will never change. The nonguaranteed premiums will never be greater than the guaranteed maximum premiums.

We will review our experience to determine whether a change in nonguaranteed premiums is needed. We will do this review not more often than once a year and not less often than once every five years. We will change nonguaranteed premiums only by class of insureds. Any change in nonguaranteed premiums will be made according to procedures and standards on file with the insurance department of the state where the policy was delivered.

We will notify you before the beginning of a policy year if the nonguaranteed premium for that year will change from the nonguaranteed premium shown on the data pages.

## **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### Reinstatement

If the policy Lapses before the Expiration Date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

# **GENERAL PROVISIONS**

# **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### **Misstatement of Age or Sex**

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

# PAYMENT OF PROCEEDS

# **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

## 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

# 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreement.

### Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

	LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
Payee  7 and under  8  9  10  11  12  13  14  15  16  17  18  19  20  21  22  23	\$2.80 2.82 2.83 2.84 2.85 2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.98 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92	Payee  27 28 29 30 31  32 33 34 35 36  37 38 39 40 41  42 43	3.12 3.15 3.17 3.20 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53 3.57	3.03 3.05 3.07 3.09 3.11 3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37 3.41 3.44 3.48	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.87 3.92 3.99 4.05 4.11 4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88 4.99 5.11 5.22	3.66 3.71 3.76 3.81 3.87 3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54 4.63	Payee  67 68 69 70 71  72 73 74 75 76  77 88 79 80 81  82 83	5.77 5.91 6.07 6.23 6.39 6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94 8.11	5.33 5.47 5.62 5.78 5.94 6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66 7.85
24 25 26	3.06 3.08 3.10	2.97 2.99 3.01	44 45 46	3.71 3.76 3.81	3.52 3.57 3.61	64 65 66	5.35 5.49 5.62	4.95 5.07 5.20	84 85 and over	8.56 8.69	8.39 8.56

	LIFETIME ANNUITY WITH GUARANTEED AMOUNT										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
	<b>#2</b> 00	00.77	25	2.11	2.02		2.50	2.50		- 10	<b>.</b>
7 and under	\$2.80	\$2.75	27	3.11	3.02	47	3.78	3.59	67	5.40	5.09
8	2.81	2.76	28	3.13	3.04	48	3.83	3.63	68	5.52	5.20
9	2.82	2.77	29	3.16	3.06	49	3.89	3.68	69 70	5.67	5.32
10	2.83	2.78	30	3.18	3.08	50	3.94	3.77	70	5.80	5.45
11	2.78	2.79	31	3.21	3.06	51	4.00	3.79	71	5.95	5.61
12	2.86	2.80	32	3.19	3.13	52	4.07	3.84	72	6.11	5.77
13	2.87	2.81	33	3.26	3.15	53	4.13	3.91	73	6.28	5.91
14	2.88	2.82	34	3.29	3.18	54	4.18	3.97	74	6.45	6.09
15	2.90	2.84	35	3.32	3.20	55	4.25	4.03	75	6.63	6.29
16	2.91	2.85	36	3.35	3.23	56	4.32	4.10	76	6.83	6.47
17	2.93	2.86	37	3.35	3.26	57	4.39	4.17	77	7.03	6.65
18	2.93	2.88	38	3.42	3.20	58	4.39	4.17	78	7.03	6.89
18 19	2.94	2.88	38 39	3.42	3.29	58 59	4.47	4.22	78 79	7.26	7.13
20	2.96	2.89	40	3.42	3.32	60	4.56	4.36	80	7.70	7.13
20	2.97	2.90	40	3.53	3.34	61	4.63	4.36	81	7.70	7.60
21	2.99	2.92	41	3.33	3.34	01	4./4	4.43	61	1.93	7.00
22	3.01	2.93	42	3.57	3.42	62	4.84	4.54	82	8.22	7.89
23	3.03	2.95	43	3.59	3.46	63	4.94	4.64	83	8.49	8.16
24	3.05	2.97	44	3.63	3.46	64	5.04	4.75	84	8.77	8.45
25	3.07	2.93	45	3.67	3.54	65	5.15	4.84	85 and	9.07	8.78
26	3.09	3.00	46	3.73	3.58	66	5.28	4.96	over		

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49	Fayee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97
24 25 26	3.06 3.08 3.10	2.98 2.99 3.01	44 45 46	3.73 3.78 3.83	3.53 3.57 3.62	64 65 66	5.52 5.68 5.86	5.04 5.18 5.32	84 85 and over	11.94 12.53	11.07 11.69



#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 20<sup>th</sup> Policy Year

### United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BUl234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

### READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date

- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 20<sup>th</sup> Policy Year
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 20<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 20<sup>th</sup> Policy Anniversary

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Tleary

Mill Huss

**Corporate Secretary** 



#### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] **Issue Age** [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C090LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 5 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$361.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$361.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$187.72	\$375.44	\$14.44]
Quarterly:	[\$99.28	\$397.12	\$36.12]
Monthly [BSP]:	[\$32.13	\$385.56	\$24.56]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

#### PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE

• Please refer to the **Partial Return of Premium Benefit** provision for more information.

End of Policy Year	Percentage of Premiums Returned
[1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	1.00%
7	3.00%
8	8.00%
9	12.00%
10	17.00%
11	23.00%
12	29.00%
13	36.00%
14	43.00%
15	50.00%
16	58.97%
17	68.24%
18	78.06%
19	88.55%
20	100.00%]

- We will pay you the Partial Return of Premium Benefit after the 20<sup>th</sup> policy anniversary date if the benefit is not exercised during the first 20 Policy Years, the insured is then living and the policy is in force. Beginning in policy year 21, the amount of the Partial Return of Premium Benefit will equal 0.00%.
- The Partial Return of Premium Benefit equals the premiums paid into the contract, accumulated at an effective annual interest rate of 4.00%, less charges to cover mortality, expenses and profit which include an administrative charge of \$60.00 per policy year.

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Mo Day Year	Beginning as of				[Bank
01-01-2009	Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2010         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2011         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2013         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2014         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2015         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13	[01-01-2008	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2011         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2012         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2014         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2015         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13	01-01-2009	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2012         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2013         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2015         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13	01-01-2010	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2013         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2014         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13	01-01-2011	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2014         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2015         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13	01-01-2012	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13	01-01-2013	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2016         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13	01-01-2014	\$361.00	\$187.72	\$99.28	
01-01-2017         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$2,004.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36 <t< td=""><td>01-01-2015</td><td>\$361.00</td><td>\$187.72</td><td>\$99.28</td><td>\$32.13</td></t<>	01-01-2015	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$2,004.00         \$187.72         \$99.28         \$32.13           01-01-2038         \$1,806.00         \$939.12         \$496.65         \$160.73	01-01-2016	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2018         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2019         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$2,004.00         \$187.72         \$99.28         \$32.13           01-01-2038         \$1,806.00         \$939.12         \$496.65         \$160.73	01-01-2017	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2020         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$2,004.00         \$187.72         \$99.28         \$32.13           01-01-2030         \$2,196.00         \$1,042.08         \$551.10         \$178.36           01-01-2031         \$2,388.00         \$1,241.76         \$663.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,507.2         \$793.65         \$256.85 <td>01-01-2018</td> <td></td> <td></td> <td>\$99.28</td> <td>\$32.13</td>	01-01-2018			\$99.28	\$32.13
01-01-2021         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         <	01-01-2019	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2022         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$187.72         \$99.28         \$32.13           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65	01-01-2020	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2023         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,204.00         \$1,229.25<	01-01-2021	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2024         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$193.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.9	01-01-2022	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2025         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08	01-01-2023	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60 <td>01-01-2024</td> <td>\$361.00</td> <td>\$187.72</td> <td>\$99.28</td> <td>\$32.13</td>	01-01-2024	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2026         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2027         \$361.00         \$187.72         \$99.28         \$32.13           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60 <td>01-01-2025</td> <td>\$361.00</td> <td>\$187.72</td> <td>\$99.28</td> <td></td>	01-01-2025	\$361.00	\$187.72	\$99.28	
01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$2286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00	01-01-2026	\$361.00	\$187.72	\$99.28	
01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$448.68           01-01-2040         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00	01-01-2027				
01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00	01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00	01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2045         \$9,411.00	01-01-2030	\$2,196.00	\$1,141.92		\$195.44
01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00 </td <td></td> <td>\$2,388.00</td> <td></td> <td>\$656.70</td> <td>\$212.53</td>		\$2,388.00		\$656.70	\$212.53
01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00 </td <td>01-01-2032</td> <td>\$2,613.00</td> <td>\$1,358.76</td> <td>\$718.58</td> <td>\$232.56</td>	01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14	01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14	01-01-2034		\$1,673.88	\$885.23	\$286.49
01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14	01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2038       \$4,929.00       \$2,563.08       \$1,355.48       \$438.68         01-01-2039       \$5,394.00       \$2,804.88       \$1,483.35       \$480.07         01-01-2040       \$5,880.00       \$3,057.60       \$1,617.00       \$523.32         01-01-2041       \$6,393.00       \$3,324.36       \$1,758.08       \$568.98         01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14	01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14	01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2041       \$6,393.00       \$3,324.36       \$1,758.08       \$568.98         01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2043	\$7,641.00	\$3,973.32		\$680.05
01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14	01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2047 \$11,496.00 \$5,977.92 \$3,161.40 \$1,023.14	01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
	01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01_01_2048 \$12.672.00 \$6.589.44 \$3.484.80 \$1.127.81	01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
$01-01-20+0$ $\psi 12,072.00$ $\psi 0,307.4+$ $\psi 3,+0+.00$ $\psi 1,127.01$	01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82	01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050 \$15,540.00 \$8,080.80 \$4,273.50 \$1,383.06	01-01-2050	\$15,540.00		\$4,273.50	\$1,383.06
01-01-2051 \$17,331.00 \$9,012.12 \$4,766.03 \$1,542.46	01-01-2051	\$17,331.00		\$4,766.03	\$1,542.46
01-01-2052 \$19,338.00 \$10,055.76 \$5,317.95 \$1,721.08		\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053 \$21,576.00 \$11,219.52 \$5,933.40 \$1,920.26	01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054 \$24,009.00 \$12,484.68 \$6,602.48 \$2,136.80					
01-01-2055 \$26,586.00 \$13,824.72 \$7,311.15 \$2,366.15					
01-01-2056 \$29,400.00 \$15,288.00 \$8,085.00 \$2,616.60					
01-01-2057 \$32,529.00 \$16,915.08 \$8,945.48 \$2,895.08			\$16,915.08	\$8,945.48	
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48 \$3,204.80					
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18 \$3,545.49	01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2009	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2010	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2011	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2012	\$361.00	\$187.72	\$99.28	\$32.13
01-01-2013	\$516.00	\$268.32	\$141.90	\$45.92
01-01-2014	\$555.00	\$288.60	\$152.63	\$49.40
01-01-2015	\$603.00	\$313.56	\$165.83	\$53.67
01-01-2016	\$660.00	\$343.20	\$181.50	\$58.74
01-01-2017	\$723.00	\$375.96	\$198.83	\$64.35
01-01-2018	\$792.00	\$411.84	\$217.80	\$70.49
01-01-2019	\$861.00	\$447.72	\$236.78	\$76.63
01-01-2020	\$918.00	\$477.36	\$252.45	\$81.70
01-01-2021	\$963.00	\$500.76	\$264.83	\$85.71
01-01-2022	\$1,020.00	\$530.40	\$280.50	\$90.78
01-01-2023	\$1,095.00	\$569.40	\$301.13	\$97.46
01-01-2024	\$1,191.00	\$619.32	\$327.53	\$106.00
01-01-2025	\$1,308.00	\$680.16	\$359.70	\$116.41
01-01-2026	\$1,443.00	\$750.36	\$396.83	\$128.43
01-01-2027	\$1,614.00	\$839.28	\$443.85	\$143.65
01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2030	\$2,196.00	\$1,141.92	\$603.90	\$195.44
01-01-2031	\$2,388.00	\$1,241.76	\$656.70	\$212.53
01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050	\$15,540.00	\$8,080.80	\$4,273.50	\$1,383.06
01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2052	\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054	\$24,009.00	\$12,484.68	\$6,602.48	\$2,136.80
01-01-2055	\$26,586.00	\$13,824.72	\$7,311.15	\$2,366.15
01-01-2056	\$29,400.00	\$15,288.00	\$8,085.00	\$2,616.60
01-01-2057	\$32,529.00	\$16,915.08	\$8,945.48	\$2,895.08
01-01-2058	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

#### TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS

- The factors shown are based on the interest rate and mortality table below.
- Please refer to the Reduced Paid-Up Term Life Insurance provision for more information about how these factors are applied.
   Reduced Paid-Up

		Reduced Paid-Up
End of	Insured's	Term Life
Policy Year	Attained Age	Insurance Factor
[1	36	0.21128
2 3	37	0.21881
3	38	0.22661
4	39	0.23465
5	40	0.24297
6	41	0.25155
7	42	0.26040
8	43	0.26949
9	44	0.27883
10	45	0.28841
11	46	0.29823
12	47	0.30831
13	48	0.31870
14	49	0.32943
15	50	0.34049
16	51	0.35188
17	52	0.36355
18	53	0.37550
19	54	0.38769
20	55	0.40010
25	60	0.46529
30	65	0.53461
35	70	0.60621
40	75	0.67877
45	80	0.74775
50	85	0.80703
55	90	0.85262]

**Interest Rate** 

[4.00]%

**Mortality Table** 

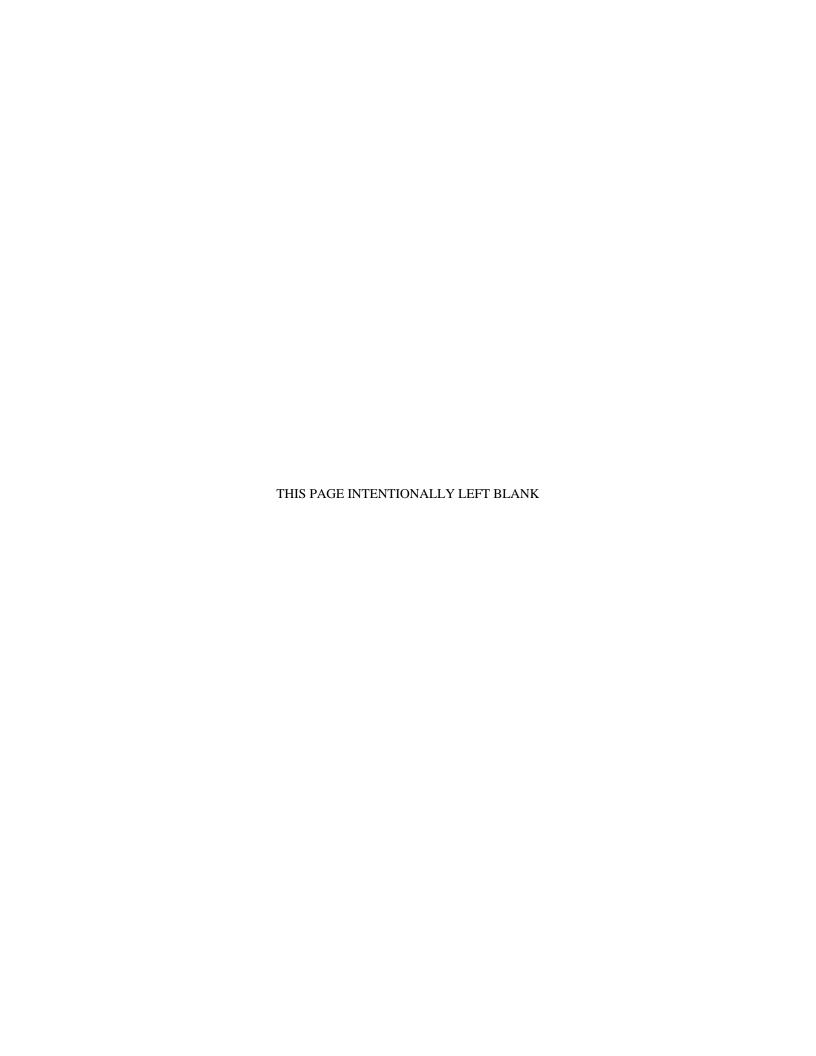
Commissioners [2001] Standard Ordinary Mortality Table, Male or Female, Smoker or Nonsmoker, Age Last Birthday

#### PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

Years Chosen	<b>Monthly Income Per \$1,000</b>
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

Attained Age means the issue Age plus the number of full policy years since the policy was issued.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

**Contestability Date of Issue** means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the **Incontestability** and **Suicide** provisions.

**Executive Officer** means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

**Lapse** means termination of the policy prior to the Expiration Date due to nonpayment of a premium, subject to the **Reduced Paid-Up Term Life Insurance** provision.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

#### Proceeds means:

- (a) the amount we will pay upon the death of the insured; or
- (b) the amount payable if you surrender the policy under the **Reduced Paid-Up Term Life Insurance** provision.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

#### **CONSIDERATION**

#### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

#### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit equals the greater of:

- (a) the policy's face amount; or
- (b) the partial return of premium benefit amount on the date of death plus the corridor amount.

This policy provides a partial return of premium benefit, as described in the **Partial Return of Premium Benefit** provision. In some circumstances the value of this benefit can cause the amount of the basic death benefit to be increased so that the policy will continue to qualify as life insurance under the Internal Revenue Code of 1986, as amended (the Code). The increase is calculated using the "corridor amount" specified in the Code.

The corridor amount equals the partial return of premium benefit amount multiplied by the corridor percentage for the Attained Age of the insured. The percentages are shown in the following table:

Attained	Corridor Percentage	Attained	Corridor Percentage	Attained	Corridor
Age	Fercentage	Age	rercentage	Age	Percentage
0-40	150%	54	57%	68	17%
41	143%	55	50%	69	16%
42	136%	56	46%	70	15%
43	129%	57	42%	71	13%
44	122%	58	38%	72	11%
45	115%	59	34%	73	9%
46	109%	60	30%	74	7%
47	103%	61	28%	75-90	5%
48	97%	62	26%	91	4%
49	91%	63	24%	92	3%
50	85%	64	22%	93	2%
51	78%	65	20%	94	1%
52	71%	66	19%	95+	0%
53	64%	67	18%		

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

If this policy is continued as reduced paid-up term life insurance, the **Common Carrier Death Benefit** provision will end as of the effective date of the reduced paid-up term life insurance.

#### **EXCLUSION**

#### Suicide

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

#### PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

#### **Change in Nonguaranteed Policy Premiums**

The nonguaranteed premiums and the guaranteed maximum premiums for each policy year are shown on the data pages. After the initial premium guarantee period shown on the data pages, we may change the nonguaranteed premiums once each policy year. The guaranteed maximum premiums will never change. The nonguaranteed premiums will never be greater than the guaranteed maximum premiums.

We will review our experience to determine whether a change in nonguaranteed premiums is needed. We will do this review not more often than once a year and not less often than once every five years. We will change nonguaranteed premiums only by class of insureds. Any change in nonguaranteed premiums will be made according to procedures and standards on file with the insurance department of the state where the policy was delivered.

We will notify you before the beginning of a policy year if the nonguaranteed premium for that year will change from the nonguaranteed premium shown on the data pages.

#### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### **Reinstatement**

If the policy Lapses before the Expiration Date and you have not collected any benefits under the **Partial Return of Premium Benefit** provision before the 20<sup>th</sup> policy anniversary date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

## PARTIAL RETURN OF PREMIUM BENEFIT AND REDUCED PAID-UP TERM LIFE INSURANCE OPTION

#### **Partial Return of Premium Benefit**

We will pay you a partial return of premium benefit upon surrender of the policy, unless the policy is in force under the **Reduced Paid-Up Term Life Insurance** provision, according to the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE shown on the data pages. We will calculate the amount of any available benefit as of the date we receive your Written Request to surrender the policy.

The partial return of premium benefit amount equals:

- (a) the sum of premiums paid or waived, as described in the **Waiver of Premium for Unemployment** provision or any waiver of premium riders attached to this policy, through the first 20 policy years; multiplied by
- (b) the applicable percentage from the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE; minus
- (c) any disability income rider benefits paid.

If you surrender the policy between policy anniversaries, the percentage applied under (b) above will be a pro rata percentage based on the number of months elapsed since the last policy anniversary. If you surrender the policy within 31 days after the due date of an unpaid premium, the percentage applied under (b) above will be the applicable percentage as of the premium due date. We will refund 100% of any premium paid for the period beyond the policy month of surrender.

If you surrender the policy, we may defer payment for six months.

After the 20<sup>th</sup> policy anniversary date, if the insured is still living and the policy is in force, we will pay the partial return of premium benefit within 30-days.

Part of the partial return of premium benefit may be taxable to you. Please consult a tax advisor.

If this policy is delivered in Idaho and payment is deferred, we will pay interest on the partial return of premium benefit amount at the rate specified in Idaho Code Section 28-22-104 as established and in existence at the time of surrender.

#### Reduced Paid-Up Term Life Insurance

If, by the end of the grace period:

- (a) you have not paid the premium due; and
- (b) the partial return of premium benefit has not been exercised;

we will continue the policy as reduced paid-up term life insurance until the policy's Expiration Date. Any Riders attached will end as of the effective date of the reduced paid-up term life insurance. Both the **Common Carrier Death Benefit** and **Partial Return of Premium Benefit** provisions will also end as of the effective date of the reduced paid-up term life insurance.

Under this option you will not need to pay any more premiums. The reduced paid-up term life insurance will begin on the premium due date of the unpaid premium. We will use the partial return of premium benefit amount divided by the applicable reduced paid-up term life insurance factor to determine the amount of death benefit. The factors for certain policy years are shown on the data pages. We will provide the reduced paid-up term life insurance factor for any policy year not shown upon request.

While the policy is in force as reduced paid-up term life insurance, you may surrender it for cash. The cash value will be the present value of the death benefit as of the effective date of surrender using the interest rate and mortality table shown on the TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS section of the data pages.

#### **OWNER AND BENEFICIARY**

#### **Owner**

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### **Misstatement of Age or Sex**

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

#### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

#### PAYMENT OF PROCEEDS

#### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

#### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreements.

### Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under	\$2.80	\$2.75	27	3.12	3.03	47	3.87	3.66	67	5.77	5.33
8	2.82	2.76	28	3.15	3.05	48	3.92	3.71	68	5.91	5.47
9	2.83	2.77	29	3.17	3.07	49	3.99	3.76	69	6.07	5.62
10	2.84	2.78	30	3.20	3.09	50	4.05	3.81	70	6.23	5.78
11	2.85	2.79	31	3.22	3.11	51	4.11	3.87	71	6.39	5.94
12	2.86	2.80	32	3.25	3.14	52	4.18	3.93	72	6.56	6.11
13	2.88	2.82	33	3.28	3.16	53	4.25	3.99	73	6.73	6.29
14	2.89	2.83	34	3.31	3.19	54	4.33	4.06	74	6.90	6.48
15	2.90	2.84	35	3.34	3.22	55	4.41	4.13	75	7.08	6.67
16	2.92	2.85	36	3.38	3.24	56	4.49	4.20	76	7.25	6.86
17	2.93	2.87	37	3.41	3.27	57	4.58	4.28	77	7.43	7.06
18	2.95	2.88	38	3.45	3.30	58	4.68	4.36	78	7.60	7.26
19	2.97	2.89	39	3.49	3.34	59	4.78	4.44	79	7.78	7.46
20	2.98	2.91	40	3.53	3.37	60	4.88	4.54	80	7.94	7.66
21	3.00	2.92	41	3.57	3.41	61	4.99	4.63	81	8.11	7.85
22 23 24 25 26	3.02 3.04 3.06 3.08 3.10	2.94 2.96 2.97 2.99 3.01	42 43 44 45 46	3.62 3.66 3.71 3.76 3.81	3.44 3.48 3.52 3.57 3.61	62 63 64 65 66	5.11 5.22 5.35 5.49 5.62	4.73 4.84 4.95 5.07 5.20	82 83 84 85 and over	8.27 8.42 8.56 8.69	8.04 8.23 8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under	\$2.80	\$2.75	27	3.11	3.02	47	3.78	3.59	67	5.40	5.09
8	2.81	2.76	28	3.13	3.04	48	3.83	3.63	68	5.52	5.20
9	2.82	2.77	29	3.16	3.06	49	3.89	3.68	69	5.67	5.32
10	2.83	2.78	30	3.18	3.08	50	3.94	3.77	70	5.80	5.45
11	2.78	2.79	31	3.21	3.06	51	4.00	3.79	71	5.95	5.61
12	2.86	2.80	32	3.19	3.13	52	4.07	3.84	72	6.11	5.77
13	2.87	2.81	33	3.26	3.15	53	4.13	3.91	73	6.28	5.91
14	2.88	2.82	34	3.29	3.18	54	4.18	3.97	74	6.45	6.09
15	2.90	2.84	35	3.32	3.20	55	4.25	4.03	75	6.63	6.29
16	2.91	2.85	36	3.35	3.23	56	4.32	4.10	76	6.83	6.47
17	2.93	2.86	37	3.35	3.26	57	4.39	4.17	77	7.03	6.65
18	2.94	2.88	38	3.42	3.29	58	4.47	4.22	78	7.26	6.89
19	2.96	2.89	39	3.42	3.32	59	4.56	4.30	79	7.47	7.13
20	2.97	2.90	40	3.46	3.35	60	4.65	4.36	80	7.70	7.34
21	2.99	2.92	41	3.53	3.34	61	4.74	4.45	81	7.95	7.60
22	3.01	2.93	42	3.57	3.42	62	4.84	4.54	82	8.22	7.89
23	3.03	2.95	43	3.59	3.46	63	4.94	4.64	83	8.49	8.16
24	3.05	2.97	44	3.63	3.46	64	5.04	4.75	84	8.77	8.45
25	3.07	2.93	45	3.67	3.54	65	5.15	4.84	85 and	9.07	8.78
26	3.09	3.00	46	3.73	3.58	66	5.28	4.96	over		

LIFETIME ANNUITY ONLY											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04 3.06	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.98	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58 3.67 3.73	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37 5.52	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83 84	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38 11.94	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97 10.50 11.07
25 26	3.08 3.10	2.99 3.01	45 46	3.78 3.83	3.57 3.62	65 66	5.68 5.86	5.18 5.32	85 and over	12.53	11.69



#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date

- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 20<sup>th</sup> Policy Year
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 20<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 20<sup>th</sup> Policy Anniversary

### United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

#### READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level for 20 Policy Years and Increase Annually Thereafter
- Policy Premiums Guaranteed for All Policy Years

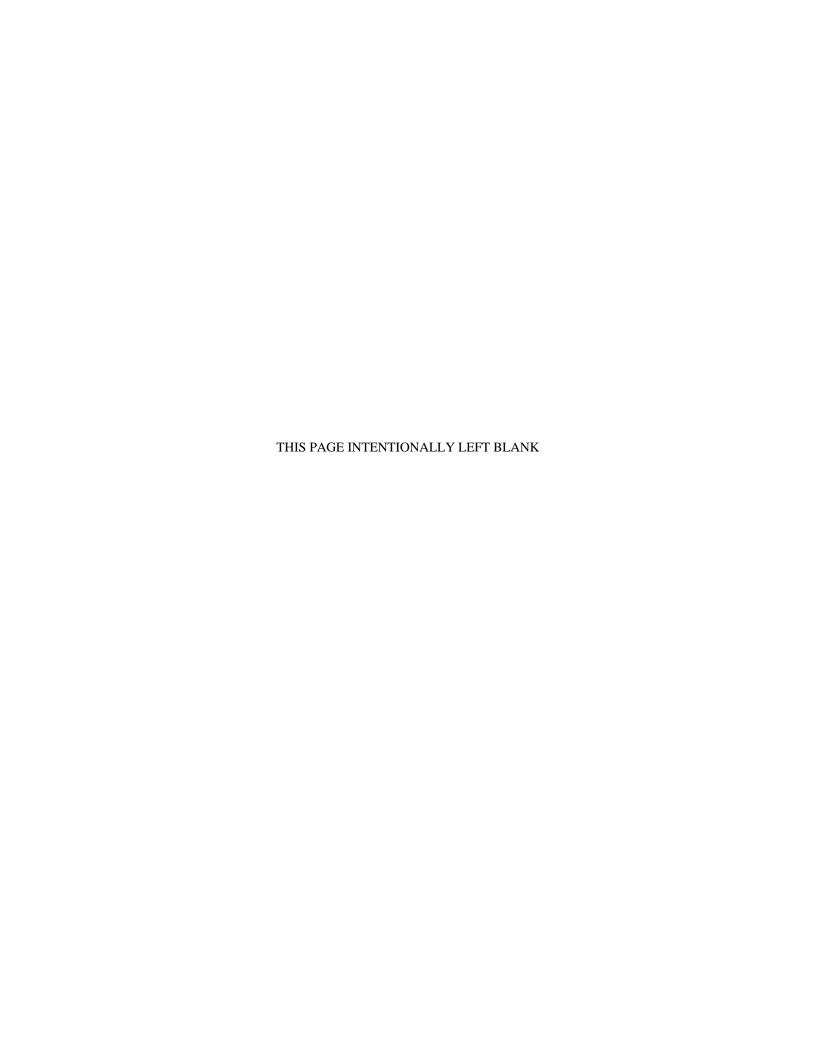
For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Neary

Mill Huss

**Corporate Secretary** 



#### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] **Issue Age** [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C091LNA08P	Term Life Insurance  • Initial Premium Guarantee Period: 20 policy year(s) Premiums for subsequent policy years are shown on the following data pages.	[\$238.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$238.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$123.76	\$247.52	\$9.52]
Quarterly:	[\$65.45	\$261.80	\$23.80]
Monthly [BSP]:	[\$21.18	\$254.16	\$16.16]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2009	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2010	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2011	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2012	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2013	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2014	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2015	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2016	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2017	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2018	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2019	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2020	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2021	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2022	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2023	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2024	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2025	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2026	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2027	\$238.00	\$123.76	\$65.45	\$21.18
01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2030	\$2,196.00	\$1,141.92	\$603.90	\$195.44
01-01-2031	\$2,388.00	\$1,241.76	\$656.70	\$212.53
01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050	\$15,540.00	\$8,080.80	\$4,273.50	\$1,383.06
01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2052	\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054	\$24,009.00	\$12,484.68	\$6,602.48	\$2,136.80
01-01-2055	\$26,586.00	\$13,824.72	\$7,311.15	\$2,366.15
01-01-2056	\$29,400.00	\$15,288.00	\$8,085.00	\$2,616.60
01-01-2057	\$32,529.00	\$16,915.08	\$8,945.48	\$2,895.08
01-01-2058	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

#### PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

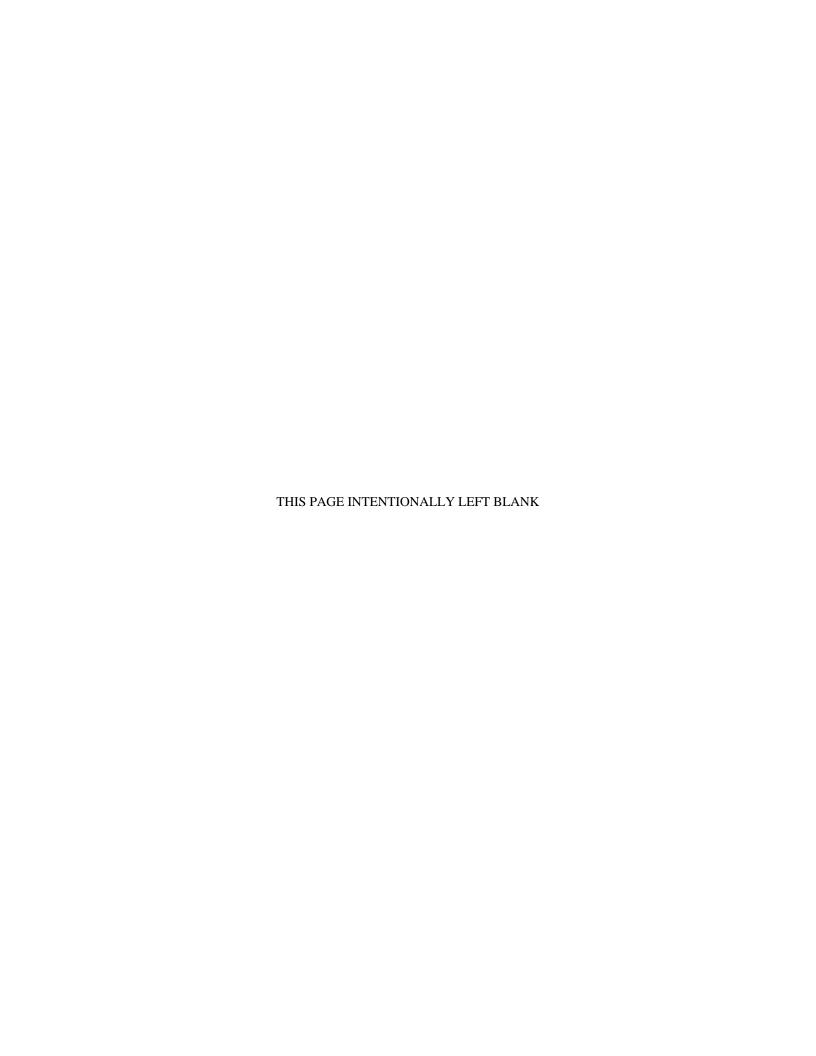
Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

Contestability Date of Issue means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the Incontestability and Suicide provisions.

Executive Officer means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

Lapse means termination of the policy prior to the Expiration Date due to nonpayment of a premium.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

**Proceeds** means the amount we will pay upon the death of the insured.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

#### **CONSIDERATION**

#### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

#### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit is the policy's face amount.

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

#### **EXCLUSION**

#### **Suicide**

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

#### PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### **Reinstatement**

If the policy Lapses before the Expiration Date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### Misstatement of Age or Sex

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

#### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

#### PAYMENT OF PROCEEDS

#### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

#### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreement.

## Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

	LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
Payee  7 and under  8  9  10  11  12  13  14  15  16  17  18  19  20  21  22  23	\$2.80 2.82 2.83 2.84 2.85 2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.98 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92	Payee  27 28 29 30 31  32 33 34 35 36  37 38 39 40 41  42 43	3.12 3.15 3.17 3.20 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53 3.57	3.03 3.05 3.07 3.09 3.11 3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37 3.41 3.44 3.48	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.87 3.92 3.99 4.05 4.11 4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88 4.99 5.11 5.22	3.66 3.71 3.76 3.81 3.87 3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54 4.63	Payee  67 68 69 70 71  72 73 74 75 76  77 88 79 80 81  82 83	5.77 5.91 6.07 6.23 6.39 6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94 8.11	5.33 5.47 5.62 5.78 5.94 6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66 7.85
24 25 26	3.06 3.08 3.10	2.97 2.99 3.01	44 45 46	3.71 3.76 3.81	3.52 3.57 3.61	64 65 66	5.35 5.49 5.62	4.95 5.07 5.20	84 85 and over	8.56 8.69	8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
	<b>#2</b> 00	00.77	25	2.44	2.02		2.50	2.50		- 10	<b>.</b>
7 and under	\$2.80	\$2.75	27	3.11	3.02	47	3.78	3.59	67	5.40	5.09
8	2.81	2.76	28	3.13	3.04	48	3.83	3.63	68	5.52	5.20
9	2.82	2.77	29	3.16	3.06	49	3.89	3.68	69 70	5.67	5.32
10	2.83	2.78	30	3.18	3.08	50	3.94	3.77	70	5.80	5.45
11	2.78	2.79	31	3.21	3.06	51	4.00	3.79	71	5.95	5.61
12	2.86	2.80	32	3.19	3.13	52	4.07	3.84	72	6.11	5.77
13	2.87	2.81	33	3.26	3.15	53	4.13	3.91	73	6.28	5.91
14	2.88	2.82	34	3.29	3.18	54	4.18	3.97	74	6.45	6.09
15	2.90	2.84	35	3.32	3.20	55	4.25	4.03	75	6.63	6.29
16	2.91	2.85	36	3.35	3.23	56	4.32	4.10	76	6.83	6.47
17	2.93	2.86	37	3.35	3.26	57	4.39	4.17	77	7.03	6.65
18	2.93	2.88	38	3.42	3.20	58	4.39	4.17	78	7.03	6.89
18 19	2.94	2.88	38 39	3.42	3.29	58 59	4.47	4.22	78 79	7.26	7.13
20	2.96	2.89	40	3.42	3.35	60	4.56	4.36	80	7.70	7.13
20	2.97	2.90	40	3.53	3.34	61	4.63	4.36	81	7.70	7.60
21	2.99	2.92	41	3.33	3.34	01	4./4	4.43	61	1.93	7.00
22	3.01	2.93	42	3.57	3.42	62	4.84	4.54	82	8.22	7.89
23	3.03	2.95	43	3.59	3.46	63	4.94	4.64	83	8.49	8.16
24	3.05	2.97	44	3.63	3.46	64	5.04	4.75	84	8.77	8.45
25	3.07	2.93	45	3.67	3.54	65	5.15	4.84	85 and	9.07	8.78
26	3.09	3.00	46	3.73	3.58	66	5.28	4.96	over		

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41	Fayee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97
24 25 26	3.06 3.08 3.10	2.98 2.99 3.01	44 45 46	3.73 3.78 3.83	3.53 3.57 3.62	64 65 66	5.52 5.68 5.86	5.04 5.18 5.32	84 85 and over	11.94 12.53	11.07 11.69



## TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level for 20 Policy Years and Increase Annually Thereafter
- Policy Premiums Guaranteed for All Policy Years

## United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BUl234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

## READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Policy Premiums Payable until the Expiration Date

- Nonparticipating No Dividends
- Policy Premiums Level for 20 Policy Years and Increase Annually Thereafter
- Policy premiums Guaranteed for all Policy Years
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 20<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 20<sup>th</sup> Policy Anniversary

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Neary

Muhul Huss

**Corporate Secretary** 



#### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] **Issue Age** [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C092LNA08P	Term Life Insurance  • Initial Premium Guarantee Period: 20 policy year(s) Premiums for subsequent policy years are shown on the following data pages.	[\$383.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$383.00]	

Premiums for premium payment modes other than annual:

		Annualized	Annual Difference *
Semiannual:	[\$199.16	\$398.32	\$15.32]
Quarterly:	[\$105.33	\$421.32	\$38.32]
Monthly [BSP]:	[\$34.09	\$409.08	\$26.08]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

#### PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE

• Please refer to the **Partial Return of Premium Benefit** provision for more information.

End of Policy Year	Percentage of Premiums Returned
[1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	1.00%
8	2.00%
9	4.00%
10	15.00%
11	22.00%
12	31.00%
13	37.00%
14	43.00%
15	50.00%
16	62.57%
17	73.74%
18	83.64%
19	92.39%
20	100.00%]

- We will pay you the Partial Return of Premium Benefit after the 20<sup>th</sup> policy anniversary date if the benefit is not exercised during the first 20 Policy Years, the insured is then living and the policy is in force. Beginning in policy year 21, the amount of the Partial Return of Premium Benefit will equal 0.00%.
- The Partial Return of Premium Benefit equals the premiums paid into the contract, accumulated at an effective annual interest rate of 4.00%, less charges to cover mortality, expenses and profit which include an administrative charge of \$60.00 per policy year.

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2009	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2010	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2011	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2012	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2013	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2014	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2015	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2016	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2017	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2018	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2019	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2020	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2021	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2022	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2023	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2024	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2025	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2026	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2027	\$383.00	\$199.16	\$105.33	\$34.09
01-01-2028	\$1,806.00	\$939.12	\$496.65	\$160.73
01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2030	\$2,196.00	\$1,141.92	\$603.90	\$195.44
01-01-2031	\$2,388.00	\$1,241.76	\$656.70	\$212.53
01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050	\$15,540.00	\$8,080.80	\$4,273.50	\$1,383.06
01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2052	\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054	\$24,009.00	\$12,484.68	\$6,602.48	\$2,136.80
01-01-2055	\$26,586.00	\$13,824.72	\$7,311.15	\$2,366.15
01-01-2056	\$29,400.00	\$15,288.00	\$8,085.00	\$2,616.60
01-01-2057	\$32,529.00	\$16,915.08	\$8,945.48	\$2,895.08
01-01-2058	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

#### TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS

- The factors shown are based on the interest rate and mortality table below.
- Please refer to the Reduced Paid-Up Term Life Insurance provision for more information about how these factors are applied.

End of Policy Year	Insured's Attained Age	Reduced Paid-Up Term Life Insurance Factor
1	[36	0.21128
2	37	0.21881
3	38	0.22661
4	39	0.23465
5	40	0.24297
6	41	0.25155
7	42	0.26040
8	43	0.26949
9	44	0.27883
10	45	0.28841
11	46	0.29823
12	47	0.30831
13	48	0.31870
14	49	0.32943
15	50	0.34049
16	51	0.35188
17	52	0.36355
18	53	0.37550
19	54	0.38769
20	55	0.40010
25	60	0.46529
30	65	0.53461
35	70	0.60621
40	75	0.67877
45	80	0.74775
50	85	0.80703
55	90	0.85262]

**Interest Rate** 

[4.00]%

**Mortality Table** 

Commissioners [2001] Standard Ordinary Mortality Table, Male or Female, Smoker or Nonsmoker, Age Last Birthday

## PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

Attained Age means the issue Age plus the number of full policy years since the policy was issued.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

**Contestability Date of Issue** means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the **Incontestability** and **Suicide** provisions.

**Executive Officer** means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

**Lapse** means termination of the policy prior to the Expiration Date due to nonpayment of a premium, subject to the **Reduced Paid-Up Term Life Insurance** provision.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

#### Proceeds means:

- (a) the amount we will pay upon the death of the insured; or
- (b) the amount payable if you surrender the policy under the **Reduced Paid-Up Term Life Insurance** provision.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

## **CONSIDERATION**

#### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

#### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit equals the greater of:

- (a) the policy's face amount; or
- (b) the partial return of premium benefit amount on the date of death plus the corridor amount.

This policy provides a partial return of premium benefit, as described in the **Partial Return of Premium Benefit** provision. In some circumstances the value of this benefit can cause the amount of the basic death benefit to be increased so that the policy will continue to qualify as life insurance under the Internal Revenue Code of 1986, as amended (the Code). The increase is calculated using the "corridor amount" specified in the Code.

The corridor amount equals the partial return of premium benefit amount multiplied by the corridor percentage for the Attained Age of the insured. The percentages are shown in the following table:

Attained		Attained		Attained	Corridor
Age	Percentage	Age	Percentage	Age	Percentage
0-40	150%	54	57%	68	17%
41	143%	55	50%	69	16%
42	136%	56	46%	70	15%
43	129%	57	42%	71	13%
44	122%	58	38%	72	11%
45	115%	59	34%	73	9%
46	109%	60	30%	74	7%
47	103%	61	28%	75-90	5%
48	97%	62	26%	91	4%
49	91%	63	24%	92	3%
50	85%	64	22%	93	2%
51	78%	65	20%	94	1%
52	71%	66	19%	95+	0%
53	64%	67	18%		

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

If this policy is continued as reduced paid-up term life insurance, the **Common Carrier Death Benefit** provision will end as of the effective date of the reduced paid-up term life insurance.

#### **EXCLUSION**

#### Suicide

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

#### PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

#### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### Reinstatement

If the policy Lapses before the Expiration Date and you have not collected any benefits under the **Partial Return of Premium Benefit** provision before the 20<sup>th</sup> policy anniversary date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion:
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

## PARTIAL RETURN OF PREMIUM BENEFIT AND REDUCED PAID-UP TERM LIFE INSURANCE OPTION

#### **Partial Return of Premium Benefit**

We will pay you a partial return of premium benefit upon surrender of the policy, unless the policy is in force under the **Reduced Paid-Up Term Life Insurance** provision, according to the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE shown on the data pages. We will calculate the amount of any available benefit as of the date we receive your Written Request to surrender the policy.

The partial return of premium benefit amount equals:

- (a) the sum of premiums paid or waived, as described in the **Waiver of Premium for Unemployment** provision or any waiver of premium riders attached to this policy, through the first 20 policy years; multiplied by
- (b) the applicable percentage from the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE; minus
- (c) any disability income rider benefits paid.

If you surrender the policy between policy anniversaries, the percentage applied under (b) above will be a pro rata percentage based on the number of months elapsed since the last policy anniversary. If you surrender the policy within 31 days after the due date of an unpaid premium, the percentage applied under (b) above will be the applicable percentage as of the premium due date. We will refund 100% of any premium paid for the period beyond the policy month of surrender.

If you surrender the policy, we may defer payment for six months.

After the 20<sup>th</sup> policy anniversary date, if the insured is still living and the policy is in force, we will pay the partial return of premium benefit within 30-days.

Part of the partial return of premium benefit may be taxable to you. Please consult a tax advisor.

If this policy is delivered in Idaho and payment is deferred, we will pay interest on the partial return of premium benefit amount at the rate specified in Idaho Code Section 28-22-104 as established and in existence at the time of surrender.

#### Reduced Paid-Up Term Life Insurance

If, by the end of the grace period:

- (a) you have not paid the premium due; and
- (b) the partial return of premium benefit has not been exercised;

we will continue the policy as reduced paid-up term life insurance until the policy's Expiration Date. Any Riders attached will end as of the effective date of the reduced paid-up term life insurance. Both the **Common Carrier Death Benefit** and **Partial Return of Premium Benefit** provisions will also end as of the effective date of the reduced paid-up term life insurance.

Under this option you will not need to pay any more premiums. The reduced paid-up term life insurance will begin on the premium due date of the unpaid premium. We will use the partial return of premium benefit amount divided by the applicable reduced paid-up term life insurance factor to determine the amount of death benefit. The factors for certain policy years are shown on the data pages. We will provide the reduced paid-up term life insurance factor for any policy year not shown upon request.

While the policy is in force as reduced paid-up term life insurance, you may surrender it for cash. The cash value will be the present value of the death benefit as of the effective date of surrender using the interest rate and mortality table shown on the TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS section of the data pages.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### Assignment

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### Misstatement of Age or Sex

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

#### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

#### PAYMENT OF PROCEEDS

#### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

#### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreement.

## Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under 8 9 10 11	\$2.80 2.82 2.83 2.84 2.85	\$2.75 2.76 2.77 2.78 2.79 2.80 2.82	27 28 29 30 31 32	3.12 3.15 3.17 3.20 3.22 3.25	3.03 3.05 3.07 3.09 3.11	47 48 49 50 51	3.87 3.92 3.99 4.05 4.11 4.18	3.66 3.71 3.76 3.81 3.87	67 68 69 70 71 72	5.77 5.91 6.07 6.23 6.39	5.33 5.47 5.62 5.78 5.94
13 14 15 16	2.88 2.89 2.90 2.92	2.82 2.83 2.84 2.85	33 34 35 36	3.28 3.31 3.34 3.38	3.16 3.19 3.22 3.24	53 54 55 56	4.25 4.33 4.41 4.49	3.99 4.06 4.13 4.20	73 74 75 76	6.73 6.90 7.08 7.25	6.29 6.48 6.67 6.86
17 18 19 20 21	2.93 2.95 2.97 2.98 3.00	2.87 2.88 2.89 2.91 2.92	37 38 39 40 41	3.41 3.45 3.49 3.53 3.57	3.27 3.30 3.34 3.37 3.41	57 58 59 60 61	4.58 4.68 4.78 4.88 4.99	4.28 4.36 4.44 4.54 4.63	77 78 79 80 81	7.43 7.60 7.78 7.94 8.11	7.06 7.26 7.46 7.66 7.85
22 23 24 25 26	3.02 3.04 3.06 3.08 3.10	2.94 2.96 2.97 2.99 3.01	42 43 44 45 46	3.62 3.66 3.71 3.76 3.81	3.44 3.48 3.52 3.57 3.61	62 63 64 65 66	5.11 5.22 5.35 5.49 5.62	4.73 4.84 4.95 5.07 5.20	82 83 84 85 and over	8.27 8.42 8.56 8.69	8.04 8.23 8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24	\$2.80 2.81 2.82 2.83 2.78 2.86 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.97 2.99 3.01 3.03 3.05	\$2.75 2.76 2.77 2.78 2.79 2.80 2.81 2.82 2.84 2.85 2.86 2.88 2.90 2.92 2.93 2.95 2.97	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	3.11 3.13 3.16 3.18 3.21 3.19 3.26 3.29 3.32 3.35 3.42 3.42 3.42 3.43 3.53	3.02 3.04 3.06 3.08 3.06 3.13 3.15 3.18 3.20 3.23 3.26 3.29 3.32 3.35 3.34 3.42 3.46 3.46	50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	3.78 3.83 3.89 3.94 4.00 4.07 4.13 4.18 4.25 4.32 4.39 4.47 4.56 4.65 4.74 4.84 4.94 5.04	3.59 3.63 3.68 3.77 3.79 3.84 3.91 3.97 4.03 4.10 4.17 4.22 4.30 4.36 4.45 4.54 4.64 4.75	77 78 79 80 81 82 83 84	5.40 5.52 5.67 5.80 5.95 6.11 6.28 6.45 6.63 6.83 7.03 7.26 7.47 7.70 7.95 8.22 8.49 8.77	5.09 5.20 5.32 5.45 5.61 5.77 5.91 6.09 6.29 6.47 6.65 6.89 7.13 7.34 7.60 7.89 8.16 8.45
25 26	3.07 3.09	2.93 3.00	45 46	3.67 3.73	3.54 3.58	65 66	5.15 5.28	4.84 4.96	85 and over	9.07	8.78

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9  10  11  12  13  14  15  16  17  18  19  20  21  22  23	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41	47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	67 68 69 70 71 72 73 74 75 76 77 78 79 80 81	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97 10.50
24 25 26	3.06 3.08 3.10	2.98 2.99 3.01	44 45 46	3.73 3.78 3.83	3.53 3.57 3.62	64 65 66	5.52 5.68 5.86	5.04 5.18 5.32	84 85 and over	11.94 12.53	11.07 11.69



#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Policy Premiums Payable until the Expiration Date

- Nonparticipating No Dividends
- Policy Premiums Level for 20 Policy Years and Increase Annually Thereafter
- Policy premiums Guaranteed for all Policy Years
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 20<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 20<sup>th</sup> Policy Anniversary

## United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

#### READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 30<sup>th</sup> Policy Year

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer Muhul Huss

**Corporate Secretary** 



#### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] Issue Age [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

Latest Conversion Date [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C093LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 5 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$240.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$240.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$124.80	\$249.60	\$9.60]
Quarterly:	[\$66.00	\$264.00	\$24.00]
Monthly [BSP]:	[\$21.36	\$256.32	\$16.32]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Mo Day Year         Annual         Semiannual         Quarterly         Service Plan           [01-01-2008         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2009         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2010         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2011         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2012         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2013         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2009         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2010         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2011         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2012         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2013         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2010         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2011         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2012         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2013         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2011         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2012         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2013         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2012         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2013         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2029         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2013         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2014         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2015         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$2240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2039         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2016         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2028         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2030         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2017         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2018         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2028         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2030         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2031         \$240.00         \$124.80         \$66.00         \$21.36
$\begin{array}{cccccccccccccccccccccccccccccccccccc$
01-01-2019         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2028         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2030         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2031         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2032         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2034         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2020         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2028         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2030         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2031         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2032         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2033         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2034         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2028         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2029         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2030         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2031         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2032         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2033         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2035         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2021         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2022         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2023         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2024         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2025         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2026         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2027         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2028         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2029         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2030         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2031         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2032         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2033         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2035         \$240.00         \$124.80         \$66.00         \$21.36
01-01-2023       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2024       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2025       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2026       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2027       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2028       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2024       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2025       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2026       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2027       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2028       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2025       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2026       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2027       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2028       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2026       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2027       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2028       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2027       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2028       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2027       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2028       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2029       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2030       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2031       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36         05-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2032       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2033       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2034       \$240.00       \$124.80       \$66.00       \$21.36         01-01-2035       \$240.00       \$124.80       \$66.00       \$21.36
01-01-2034 \$240.00 \$124.80 \$66.00 \$21.36 01-01-2035 \$240.00 \$124.80 \$66.00 \$21.36
01-01-2036 \$240.00 \$124.80 \$66.00 \$21.36
01-01-2037 \$240.00 \$124.80 \$66.00 \$21.36
01-01-2038 \$4,929.00 \$2,563.08 \$1,355.48 \$438.68
01-01-2039 \$5,394.00 \$2,804.88 \$1,483.35 \$480.07
01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32
01-01-2041 \$6,393.00 \$3,324.36 \$1,758.08 \$568.98
01-01-2042 \$6,969.00 \$3,623.88 \$1,916.48 \$620.24
01-01-2043 \$7,641.00 \$3,973.32 \$2,101.28 \$680.05
01-01-2044 \$8,457.00 \$4,397.64 \$2,325.68 \$752.67
01-01-2045 \$9,411.00 \$4,893.72 \$2,588.03 \$837.58
01-01-2046 \$10,416.00 \$5,416.32 \$2,864.40 \$927.02
01-01-2047 \$11,496.00 \$5,977.92 \$3,161.40 \$1,023.14
01-01-2048 \$12,672.00 \$6,589.44 \$3,484.80 \$1,127.81
01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82
01-01-2050 \$15,540.00 \$8,080.80 \$4,273.50 \$1,383.06
01-01-2051 \$17,331.00 \$9,012.12 \$4,766.03 \$1,542.46
01-01-2052 \$19,338.00 \$10,055.76 \$5,317.95 \$1,721.08
01-01-2053 \$21,576.00 \$11,219.52 \$5,933.40 \$1,920.26
01-01-2054 \$24,009.00 \$12,484.68 \$6,602.48 \$2,136.80
01-01-2055 \$26,586.00 \$13,824.72 \$7,311.15 \$2,366.15
01-01-2056 \$29,400.00 \$15,288.00 \$8,085.00 \$2,616.60
01-01-2057 \$32,529.00 \$16,915.08 \$8,945.48 \$2,895.08
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48 \$3,204.80
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18 \$3,545.49

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Mo Day Year	Beginning as of				[Bank
01-01-2009   \$240.00   \$124.80   \$66.00   \$21.36     01-01-2011   \$240.00   \$124.80   \$66.00   \$21.36     01-01-2012   \$240.00   \$124.80   \$66.00   \$21.36     01-01-2012   \$240.00   \$124.80   \$66.00   \$21.36     01-01-2013   \$516.00   \$268.32   \$141.90   \$45.92     01-01-2014   \$555.00   \$288.60   \$152.63   \$49.40     01-01-2015   \$603.00   \$313.56   \$165.83   \$53.67     01-01-2016   \$660.00   \$343.20   \$181.50   \$587.4     01-01-2017   \$723.00   \$375.96   \$198.83   \$64.35     01-01-2018   \$792.00   \$411.84   \$217.80   \$70.49     01-01-2019   \$861.00   \$447.72   \$236.78   \$76.63     01-01-2020   \$918.00   \$447.36   \$252.45   \$81.70     01-01-2021   \$963.00   \$500.76   \$264.83   \$85.71     01-01-2022   \$1,020.00   \$530.40   \$280.50   \$90.78     01-01-2023   \$1,095.00   \$569.40   \$301.13   \$97.46     01-01-2024   \$1,191.00   \$619.32   \$327.53   \$106.00     01-01-2025   \$1,308.00   \$569.40   \$301.13   \$97.46     01-01-2026   \$1,443.00   \$750.36   \$396.83   \$128.43     01-01-2027   \$1,614.00   \$839.28   \$443.85   \$143.65     01-01-2028   \$1,806.00   \$939.12   \$496.65   \$160.73     01-01-2029   \$2,004.00   \$1,042.08   \$551.10   \$178.36     01-01-2029   \$2,004.00   \$1,042.08   \$551.10   \$178.36     01-01-2031   \$2,388.00   \$1,241.76   \$656.70   \$212.53     01-01-2033   \$2,196.00   \$1,141.92   \$603.90   \$195.44     01-01-2034   \$3,219.00   \$1,673.88   \$885.23   \$226.49     01-01-2034   \$3,219.00   \$1,673.88   \$885.23   \$226.49     01-01-2034   \$3,219.00   \$1,673.88   \$885.23   \$226.49     01-01-2034   \$3,219.00   \$1,673.88   \$885.23   \$226.49     01-01-2034   \$3,219.00   \$1,673.88   \$1.107.98   \$338.85     01-01-2034   \$3,219.00   \$3,673.88   \$1.107.98   \$338.85     01-01-2034   \$3,219.00   \$3,673.88   \$1.107.98   \$338.85     01-01-2034   \$3,219.00   \$3,673.88   \$1.107.98   \$338.85     01-01-2044   \$6,393.00   \$3,057.60   \$1,617.00   \$523.32     01-01-2044   \$6,393.00   \$3,057.60   \$1,617.00   \$523.32     01-01-2044   \$6,699.00   \$3,623.88   \$1,155.68   \$752.67     01-01-2044   \$6,593.00   \$3,077.92   \$3,161.40   \$9	Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2010 \$240.00 \$124.80 \$66.00 \$21.36 \$01-01-2011 \$240.00 \$124.80 \$66.00 \$21.36 \$01-01-2012 \$240.00 \$124.80 \$66.00 \$21.36 \$01-01-2013 \$516.00 \$268.32 \$141.90 \$45.92 \$01-01-2014 \$555.00 \$288.60 \$152.63 \$49.40 \$01-01-2015 \$603.00 \$313.56 \$165.83 \$53.67 \$01-01-2016 \$660.00 \$343.20 \$181.50 \$588.74 \$01-01-2016 \$660.00 \$343.20 \$181.50 \$588.74 \$01-01-2017 \$723.00 \$375.96 \$198.83 \$64.35 \$01-01-2018 \$792.00 \$4411.84 \$217.80 \$70.49 \$01-01-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$10-01-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$10-01-2020 \$918.00 \$477.36 \$252.45 \$81.70 \$10-12-202 \$918.00 \$477.36 \$252.45 \$81.70 \$10-12-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$01-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$116.41 \$01-01-2026 \$1,443.00 \$750.36 \$399.12 \$4496.65 \$160.73 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2023 \$2,2613.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2033 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2033 \$2,288.00 \$1,250.72 \$793.65 \$250.85 \$01-01-2033 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2033 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$1,01-2035 \$3,606.00 \$1,358.76 \$718.58 \$232.56 \$01-01-2033 \$2,288.00 \$1,250.72 \$793.65 \$256.85 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$1,01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2036 \$4,029.00 \$2,265.08 \$1,150.72 \$793.65 \$256.85 \$01-01-2034 \$3,219.00 \$2,265.08 \$1,500.72 \$793.65 \$256.85 \$01-01-2034 \$3,219.00 \$3,2324.40 \$1,229.25 \$397.83 \$01-01-2036 \$4,029.00 \$2,265.08 \$1,500.72 \$793.65 \$256.85 \$01-01-2034 \$3,219.00 \$3,2324.40 \$1,229.25 \$397.83 \$01-01-2034 \$3,219.00 \$3,2324.40 \$1,229.25 \$397.83 \$01-01-2034 \$3,219.00 \$3,2324.40 \$3,2325.68 \$752.67 \$01-01-2044 \$8,457.00 \$3,373.32 \$2,264.40 \$3,2325.68 \$752.67 \$01-01-2044 \$8,457.00 \$3,373.32 \$2,264.40 \$9	[01-01-2008	\$240.00	\$124.80	\$66.00	\$21.36
01-01-2011         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2012         \$240.00         \$124.80         \$66.00         \$21.36           01-01-2013         \$516.00         \$268.32         \$141.90         \$45.92           01-01-2014         \$555.00         \$288.60         \$152.63         \$49.40           01-01-2015         \$660.00         \$313.56         \$165.83         \$53.67           01-01-2016         \$660.00         \$343.20         \$181.50         \$58.74           01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$2264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2023         \$1,095.00         \$699.40         \$301.13         \$97.46     <	01-01-2009	\$240.00	\$124.80	\$66.00	\$21.36
01-01-2012 \$240.00 \$124.80 \$66.00 \$21.36   01-01-2013 \$516.00 \$268.32 \$141.90 \$45.92   01-01-2014 \$555.00 \$288.60 \$152.63 \$49.40   01-01-2015 \$603.00 \$313.56 \$165.83 \$53.67   01-01-2016 \$660.00 \$343.20 \$181.50 \$587.4   01-01-2017 \$723.00 \$375.96 \$198.83 \$64.35   01-01-2018 \$792.00 \$411.84 \$217.80 \$70.49   01-01-2019 \$861.00 \$447.72 \$236.78 \$76.63   01-01-2019 \$861.00 \$447.72 \$236.78 \$76.63   01-01-2020 \$918.00 \$477.36 \$252.45 \$81.70   01-01-2021 \$963.00 \$500.76 \$264.83 \$85.71   01-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78   01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46   01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00   01-01-2025 \$1,308.00 \$680.16 \$359.70 \$116.41   01-01-2026 \$1443.00 \$750.36 \$396.83 \$128.43   01-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65   01-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73   01-01-2029 \$2,004.00 \$1,141.92 \$603.90 \$195.44   01-01-2030 \$2,196.00 \$1,241.76 \$656.70 \$212.53   01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53   01-01-2032 \$2,613.00 \$1,538.76 \$718.58 \$232.56   01-01-2033 \$2,613.00 \$1,538.76 \$718.58 \$232.56   01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49   01-01-2035 \$3,606.00 \$1,573.88 \$885.23 \$286.49   01-01-2036 \$4,029.00 \$2,563.08 \$1,107.98 \$358.58   01-01-2039 \$5,394.00 \$2,563.08 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49   01-01-2036 \$4,029.00 \$2,295.08 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49   01-01-2036 \$4,029.00 \$2,2563.08 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49   01-01-2034 \$3,219.00 \$3,673.84 \$1,079.8 \$358.58   01-01-2034 \$3,219.00 \$3,673.88 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$3,673.88 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$3,673.89 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$3,673.89 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$3,673.89 \$1,107.98 \$358.58   01-01-2034 \$3,219.00 \$3,673.89 \$1,107.98 \$358.58   01-01-2044 \$3,470.00 \$3,973.32 \$2,101.28 \$680.05 \$1,001.2044 \$3,470.00 \$3,973.32 \$2,101.28 \$680.05 \$1,001.2044 \$3,470.00 \$3,973.32 \$2,101.28 \$680.05 \$1,001.2044 \$3,470.00 \$3,973.32 \$2,10	01-01-2010	\$240.00	\$124.80	\$66.00	\$21.36
01-01-2014 \$555.00 \$268.32 \$141.90 \$45.92 \$10-01-2014 \$555.00 \$288.60 \$152.63 \$49.40 \$40 \$10-10-2015 \$603.00 \$313.56 \$165.83 \$53.67 \$10-01-2016 \$660.00 \$343.20 \$181.50 \$58.74 \$10-10-2017 \$723.00 \$375.96 \$198.83 \$64.35 \$10-10-2018 \$792.00 \$411.84 \$217.80 \$70.49 \$10-10-2019 \$861.00 \$447.72 \$236.78 \$70.63 \$10-10-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$10-10-2020 \$918.00 \$477.36 \$252.45 \$81.70 \$10-10-2021 \$963.00 \$500.76 \$264.83 \$85.71 \$01-01-2022 \$1,020.00 \$530.40 \$280.50 \$99.78 \$01-01-2022 \$1,020.00 \$550.40 \$301.13 \$97.46 \$01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$01-01-2025 \$1,308.00 \$750.36 \$396.83 \$128.43 \$10-10-2027 \$1,614.00 \$839.28 \$4443.85 \$143.65 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2029 \$2,004.00 \$1,141.92 \$603.90 \$195.44 \$10-10-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-10-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56 \$10-10-2033 \$2,886.00 \$1,500.72 \$793.65 \$256.85 \$10-10-2034 \$3,2190.00 \$1,673.88 \$885.23 \$226.65 \$10-10-2034 \$3,2190.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2035 \$3,506.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2035 \$3,506.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2035 \$3,506.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2034 \$3,2190.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2034 \$3,2190.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$991.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$891.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$891.65 \$320.93 \$10-10-2034 \$3,2190.00 \$1,875.12 \$891.65 \$320.93 \$10-10-2034 \$3,2190.00 \$2,264.00 \$1,264.00 \$1,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,265.00 \$3,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$2,264.00 \$	01-01-2011	\$240.00	\$124.80	\$66.00	\$21.36
01-01-2014         \$555.00         \$288.60         \$152.63         \$49.40           01-01-2015         \$603.00         \$313.56         \$165.83         \$553.67           01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$447.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2024         \$1,191.00         \$680.16         \$359.70         \$116.41           01-01-2025         \$1,308.00         \$680.16         \$359.73         \$106.00           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,506.00         \$93.12         \$496.65         \$160	01-01-2012	\$240.00	\$124.80	\$66.00	\$21.36
01-01-2016         \$603.00         \$313.56         \$165.83         \$53.67           01-01-2016         \$660.00         \$343.20         \$181.50         \$58.74           01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$99.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$1228.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,206.00         \$1,141.92         \$603.90         \$	01-01-2013	\$516.00	\$268.32	\$141.90	\$45.92
01-01-2016         \$660.00         \$343.20         \$181.50         \$58.74           01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$447.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2030         \$2,196.00         \$1,141.92         \$603.90 <td< td=""><td>01-01-2014</td><td>\$555.00</td><td>\$288.60</td><td>\$152.63</td><td>\$49.40</td></td<>	01-01-2014	\$555.00	\$288.60	\$152.63	\$49.40
01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.36         \$236.78         \$76.63           01-01-2021         \$963.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90	01-01-2015	\$603.00	\$313.56	\$165.83	\$53.67
01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2030         \$2,204.00         \$1,042.08         \$551.10         \$178.36           01-01-2031         \$2,388.00         \$1,241.76         \$665.70         \$212.53           01-01-2031         \$2,388.00         \$1,241.76         \$656.70	01-01-2016	\$660.00	\$343.20	\$181.50	\$58.74
01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2039         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58 </td <td>01-01-2017</td> <td>\$723.00</td> <td>\$375.96</td> <td>\$198.83</td> <td>\$64.35</td>	01-01-2017	\$723.00	\$375.96	\$198.83	\$64.35
01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,095.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793	01-01-2018	\$792.00	\$411.84	\$217.80	\$70.49
01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,2886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88 <t< td=""><td>01-01-2019</td><td>\$861.00</td><td>\$447.72</td><td>\$236.78</td><td>\$76.63</td></t<>	01-01-2019	\$861.00	\$447.72	\$236.78	\$76.63
01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12	01-01-2020	\$918.00	\$477.36	\$252.45	\$81.70
01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$2286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,295.08	01-01-2021	\$963.00	\$500.76	\$264.83	\$85.71
01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,673.88         \$885.23         \$286.49           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$226.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40 <td>01-01-2022</td> <td>\$1,020.00</td> <td>\$530.40</td> <td>\$280.50</td> <td>\$90.78</td>	01-01-2022	\$1,020.00	\$530.40	\$280.50	\$90.78
01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08	01-01-2023	\$1,095.00	\$569.40	\$301.13	\$97.46
01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,05	01-01-2024	\$1,191.00	\$619.32	\$327.53	\$106.00
01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$448.08           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2040         \$6,990.00         \$	01-01-2025	\$1,308.00	\$680.16	\$359.70	\$116.41
01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$448.08           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2040         \$6,990.00         \$	01-01-2026	\$1,443.00	\$750.36	\$396.83	\$128.43
01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$2286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00	01-01-2027	\$1,614.00			
01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$4480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00	01-01-2028		\$939.12	\$496.65	\$160.73
01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00	01-01-2029		\$1,042.08		
01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2045         \$9,411.00	01-01-2030			\$603.90	
01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00					\$212.53
01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00 </td <td></td> <td></td> <td></td> <td></td> <td>\$232.56</td>					\$232.56
01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81	01-01-2033			\$793.65	\$256.85
01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81	01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81	01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2038       \$4,929.00       \$2,563.08       \$1,355.48       \$438.68         01-01-2039       \$5,394.00       \$2,804.88       \$1,483.35       \$480.07         01-01-2040       \$5,880.00       \$3,057.60       \$1,617.00       \$523.32         01-01-2041       \$6,393.00       \$3,324.36       \$1,758.08       \$568.98         01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81	01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81	01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2041       \$6,393.00       \$3,324.36       \$1,758.08       \$568.98         01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2043	\$7,641.00	\$3,973.32		\$680.05
01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81	01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2047 \$11,496.00 \$5,977.92 \$3,161.40 \$1,023.14 01-01-2048 \$12,672.00 \$6,589.44 \$3,484.80 \$1,127.81	01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2048 \$12,672.00 \$6,589.44 \$3,484.80 \$1,127.81	01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
	01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82	01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
	01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050 \$15,540.00 \$8,080.80 \$4,273.50 \$1,383.06	01-01-2050	\$15,540.00		\$4,273.50	\$1,383.06
01-01-2051 \$17,331.00 \$9,012.12 \$4,766.03 \$1,542.46	01-01-2051	\$17,331.00		\$4,766.03	\$1,542.46
01-01-2052 \$19,338.00 \$10,055.76 \$5,317.95 \$1,721.08		\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053 \$21,576.00 \$11,219.52 \$5,933.40 \$1,920.26	01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054 \$24,009.00 \$12,484.68 \$6,602.48 \$2,136.80			\$12,484.68		
01-01-2055 \$26,586.00 \$13,824.72 \$7,311.15 \$2,366.15					
01-01-2056 \$29,400.00 \$15,288.00 \$8,085.00 \$2,616.60					
01-01-2057 \$32,529.00 \$16,915.08 \$8,945.48 \$2,895.08			\$16,915.08	\$8,945.48	
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48 \$3,204.80					
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18 \$3,545.49	01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

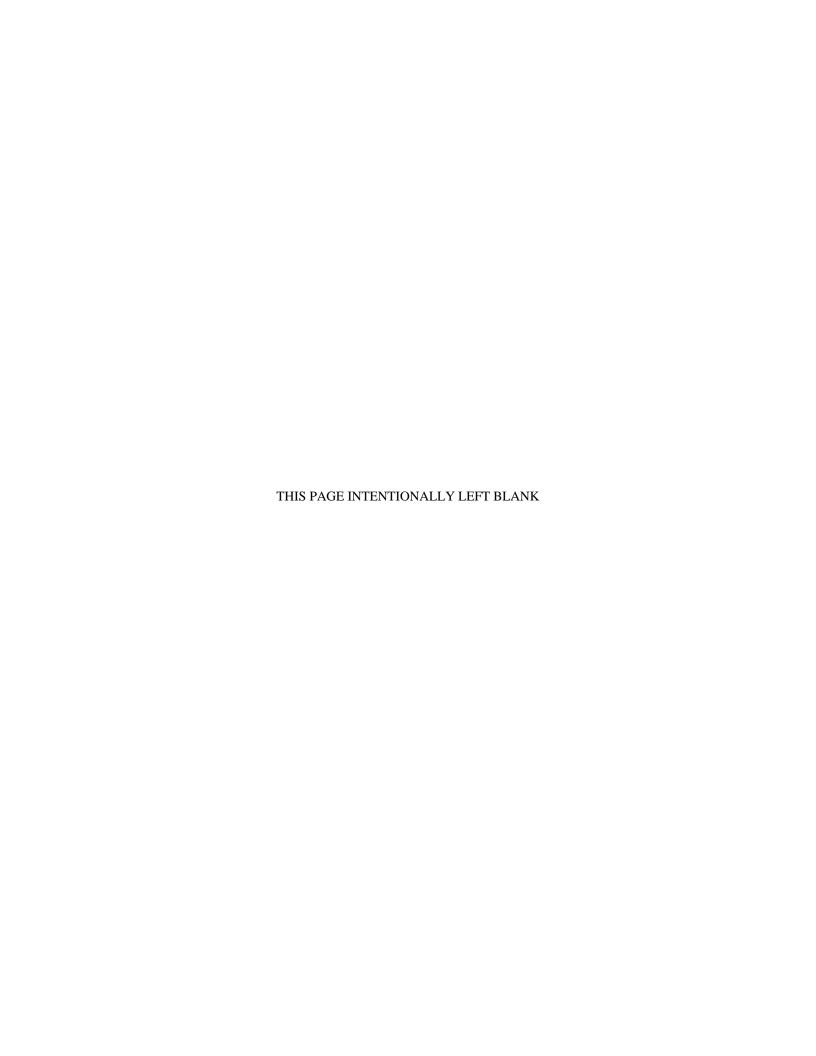
Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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### **DEFINITIONS**

Age means age last birthday.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

Contestability Date of Issue means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the Incontestability and Suicide provisions.

Executive Officer means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

Lapse means termination of the policy prior to the Expiration Date due to nonpayment of a premium.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

**Proceeds** means the amount we will pay upon the death of the insured.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

### CONSIDERATION

### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

### **DEATH BENEFITS**

### **Basic Death Benefit**

The basic death benefit is the policy's face amount.

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

### **EXCLUSION**

### **Suicide**

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

### PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

### **Change in Nonguaranteed Policy Premiums**

The nonguaranteed premiums and the guaranteed maximum premiums for each policy year are shown on the data pages. After the initial premium guarantee period shown on the data pages, we may change the nonguaranteed premiums once each policy year. The guaranteed maximum premiums will never change. The nonguaranteed premiums will never be greater than the guaranteed maximum premiums.

We will review our experience to determine whether a change in nonguaranteed premiums is needed. We will do this review not more often than once a year and not less often than once every five years. We will change nonguaranteed premiums only by class of insureds. Any change in nonguaranteed premiums will be made according to procedures and standards on file with the insurance department of the state where the policy was delivered.

We will notify you before the beginning of a policy year if the nonguaranteed premium for that year will change from the nonguaranteed premium shown on the data pages.

### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### Reinstatement

If the policy Lapses before the Expiration Date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

### OWNER AND BENEFICIARY

### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

### **GENERAL PROVISIONS**

### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### **Misstatement of Age or Sex**

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

### PAYMENT OF PROCEEDS

### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

### 5. Other Options

Other options may be available with our agreement.

# Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
Payee  7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23	\$2.80 2.82 2.83 2.84 2.85 2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.98 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92	Payee  27 28 29 30 31  32 33 34 35 36  37 38 39 40 41  42 43	3.12 3.15 3.17 3.20 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53 3.57	3.03 3.05 3.07 3.09 3.11 3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37 3.41 3.44 3.48	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.87 3.92 3.99 4.05 4.11 4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88 4.99 5.11 5.22	3.66 3.71 3.76 3.81 3.87 3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54 4.63	Payee  67 68 69 70 71  72 73 74 75 76  77 88 79 80 81  82 83	5.77 5.91 6.07 6.23 6.39 6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94 8.11	5.33 5.47 5.62 5.78 5.94 6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66 7.85
24 25 26	3.06 3.08 3.10	2.97 2.99 3.01	44 45 46	3.71 3.76 3.81	3.52 3.57 3.61	64 65 66	5.35 5.49 5.62	4.95 5.07 5.20	84 85 and over	8.56 8.69	8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
	<b>#2</b> 00	00.77	25	2.11	2.02		2.50	2.50		- 10	<b>.</b>
7 and under	\$2.80	\$2.75	27	3.11	3.02	47	3.78	3.59	67	5.40	5.09
8	2.81	2.76	28	3.13	3.04	48	3.83	3.63	68	5.52	5.20
9	2.82	2.77	29	3.16	3.06	49	3.89	3.68	69 70	5.67	5.32
10	2.83	2.78	30	3.18	3.08	50	3.94	3.77	70	5.80	5.45
11	2.78	2.79	31	3.21	3.06	51	4.00	3.79	71	5.95	5.61
12	2.86	2.80	32	3.19	3.13	52	4.07	3.84	72	6.11	5.77
13	2.87	2.81	33	3.26	3.15	53	4.13	3.91	73	6.28	5.91
14	2.88	2.82	34	3.29	3.18	54	4.18	3.97	74	6.45	6.09
15	2.90	2.84	35	3.32	3.20	55	4.25	4.03	75	6.63	6.29
16	2.91	2.85	36	3.35	3.23	56	4.32	4.10	76	6.83	6.47
17	2.93	2.86	37	3.35	3.26	57	4.39	4.17	77	7.03	6.65
18	2.93	2.88	38	3.42	3.20	58	4.39	4.17	78	7.03	6.89
18 19	2.94	2.88	38 39	3.42	3.29	58 59	4.47	4.22	78 79	7.26	7.13
20	2.96	2.89	40	3.42	3.32	60	4.56	4.36	80	7.70	7.13
20	2.97	2.90	40	3.53	3.34	61	4.63	4.36	81	7.70	7.60
21	2.99	2.92	41	3.33	3.34	01	4./4	4.43	61	1.93	7.00
22	3.01	2.93	42	3.57	3.42	62	4.84	4.54	82	8.22	7.89
23	3.03	2.95	43	3.59	3.46	63	4.94	4.64	83	8.49	8.16
24	3.05	2.97	44	3.63	3.46	64	5.04	4.75	84	8.77	8.45
25	3.07	2.93	45	3.67	3.54	65	5.15	4.84	85 and	9.07	8.78
26	3.09	3.00	46	3.73	3.58	66	5.28	4.96	over		

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04 3.06	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.98	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58 3.67 3.73	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37 5.52	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83 84	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38 11.94	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97 10.50 11.07
25 26	3.08 3.10	2.99 3.01	45 46	3.78 3.83	3.57 3.62	65 66	5.68 5.86	5.18 5.32	85 and over	12.53	11.69



# TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 30<sup>th</sup> Policy Year

# United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BUl234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

# Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

# READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date

- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 30<sup>th</sup> Policy Year
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 30<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 30<sup>th</sup> Policy Anniversary

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Tleary

Muhul Huss

**Corporate Secretary** 



### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] Issue Age [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C094LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 5 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$307.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$307.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$159.64	\$319.28	\$12.28]
Quarterly:	[\$84.43	\$337.72	\$30.72]
Monthly [BSP]:	[\$27.32	\$327.84	\$20.84]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

### PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE

• Please refer to the **Partial Return of Premium Benefit** provision for more information.

End of Policy Year	Percentage of Premiums Returned
[1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	1.00%
7	2.00%
8	3.00%
9	4.00%
10	5.00%
11	7.00%
12	9.00%
13	11.00%
14	13.00%
15	15.00%
16	17.00%
17	19.00%
18	21.00%
19	23.00%
20	25.00%
21	30.00%
22	35.00%
23	40.00%
24	45.00%
25	52.11%
26	59.85%
27	68.37%
28	77.84%
29	88.36%
30	100.00%]

- We will pay you the Partial Return of Premium Benefit after the 30<sup>th</sup> policy anniversary date if the benefit is not exercised during the first 30 Policy Years, the insured is then living and the policy is in force. Beginning in policy year 31, the amount of the Partial Return of Premium Benefit will equal 0.00%.
- The Partial Return of Premium Benefit equals the premiums paid into the contract, accumulated at an effective annual interest rate of 4.00%, less charges to cover mortality, expenses and profit which include an administrative charge of \$60.00 per policy year.

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2009	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2010	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2011	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2012	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2013	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2014	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2015	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2016	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2017	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2018	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2019	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2020	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2021	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2022	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2023	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2024	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2025	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2026	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2027	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2028	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2029	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2030	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2031	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2032	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2033	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2034	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2035	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2036	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2037	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050	\$15,540.00 \$17,331.00	\$8,080.80 \$9,012.12	\$4,273.50	\$1,383.06
01-01-2051			\$4,766.03 \$5,317.95	\$1,542.46
01-01-2052 01-01-2053	\$19,338.00 \$21,576.00	\$10,055.76 \$11,219.52	\$5,933.40	\$1,721.08 \$1,920.26
01-01-2054	\$24,009.00			\$2,136.80
01-01-2054	\$24,009.00	\$12,484.68 \$13,824.72	\$6,602.48 \$7,311.15	\$2,366.15
01-01-2056	\$29,400.00	\$15,824.72 \$15,288.00	\$8,085.00	\$2,500.13
01-01-2057	\$32,529.00	\$15,288.00	\$8,945.48	\$2,895.08
01-01-2057	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49
01 01 2037	Ψ52,057.00	Ψ20, / 13.27	Ψ10,/33.10	Ψυ,υτυ.τν

# NONGUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Mo Day Year	Beginning as of				[Bank
01-01-2009	Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2010 \$307.00 \$159.64 \$84.43 \$27.32 \$10-10-2011 \$307.00 \$159.64 \$84.43 \$27.32 \$10-10-2012 \$307.00 \$159.64 \$84.43 \$27.32 \$10-10-2013 \$516.00 \$268.32 \$141.90 \$45.92 \$10-10-2014 \$555.00 \$268.32 \$141.90 \$45.92 \$10-10-2015 \$605.00 \$313.56 \$165.83 \$53.67 \$10-10-2016 \$660.00 \$343.20 \$181.50 \$588.74 \$10-10-2017 \$723.00 \$375.96 \$198.83 \$64.35 \$10-10-2018 \$792.00 \$411.84 \$217.80 \$70.49 \$10-10-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$85.71 \$10-10-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$85.71 \$10-10-2020 \$918.00 \$447.736 \$252.45 \$81.70 \$10-10-2021 \$963.00 \$500.76 \$264.83 \$85.71 \$10-10-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$10-10-2023 \$1,095.00 \$619.32 \$327.53 \$106.00 \$10-10-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$1-10-10-2027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$10-10-2029 \$1,090.00 \$1,042.08 \$550.70 \$10-10-2028 \$1,090.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$551.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$351.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$351.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$351.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$351.10 \$178.36 \$10-10-2031 \$2,388.00 \$1,042.08 \$351.10 \$178.36 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$10-10-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$1.00-10-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 \$10-10-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$23.33 \$	[01-01-2008	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2011 \$307.00 \$159.64 \$84.43 \$27.32 \$10-101-2012 \$307.00 \$159.64 \$84.43 \$27.32 \$101-01-2013 \$516.00 \$268.32 \$141.90 \$45.92 \$101-01-2014 \$555.00 \$288.60 \$152.63 \$49.40 \$101-01-2015 \$603.00 \$313.56 \$165.83 \$53.67 \$101-12016 \$660.00 \$343.20 \$181.50 \$58.74 \$101-01-2016 \$660.00 \$343.20 \$181.50 \$58.74 \$101-01-2017 \$723.00 \$375.96 \$198.83 \$64.35 \$101-01-2018 \$792.00 \$411.84 \$217.80 \$70.49 \$101-01-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$101-01-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$101-01-2020 \$918.00 \$477.36 \$252.45 \$81.70 \$101-01-2021 \$963.00 \$500.76 \$264.83 \$85.71 \$101-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$101-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$101-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-01-2024 \$1,443.00 \$750.36 \$396.83 \$128.43 \$101-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$101-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$101-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2039 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2039 \$2,204.00 \$1,141.92 \$603.90 \$195.44 \$01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$101-01-2034 \$3,219.00 \$1,638.89 \$885.23 \$286.49 \$1.806.00 \$1,358.76 \$718.58 \$232.56 \$101-01-2033 \$2,880.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2033 \$2,880.00 \$1,358.76 \$718.58 \$232.56 \$01-01-2033 \$2,860.00 \$1,500.72 \$793.65 \$256.85 \$01-01-2033 \$2,860.00 \$1,500.72 \$793.65 \$256.85 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$1,875.12 \$991.65 \$320.93 \$01-01-2035 \$3,606.00 \$3,875.12 \$991.65 \$320.93 \$01-01-2044 \$3,219.00 \$3,636.38 \$1,197.98 \$338.58 \$01-01-2035 \$3,606.00 \$3,937.64 \$2,225.68 \$752.67 \$01-01-2044 \$8,457.00 \$3,977.64 \$2,225.68 \$752.67 \$01-0	01-01-2009	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2012 \$307.00 \$159.64 \$84.43 \$27.32 \$01-01-2013 \$516.00 \$268.32 \$141.90 \$45.92 \$01-01-2014 \$555.00 \$288.60 \$152.63 \$49.40 \$01-01-2015 \$603.00 \$313.56 \$165.83 \$53.67 \$01-01-2016 \$660.00 \$343.20 \$1181.50 \$558.74 \$01-01-2017 \$723.00 \$3175.96 \$198.83 \$64.35 \$01-01-2018 \$792.00 \$411.84 \$217.80 \$70.49 \$01-01-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$01-01-2020 \$918.00 \$447.72 \$236.78 \$76.63 \$01-01-2021 \$963.00 \$500.76 \$264.83 \$85.71 \$01-01-2021 \$963.00 \$500.76 \$264.83 \$85.71 \$01-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 \$101-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$01-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$01-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2029 \$2,004.00 \$1,141.92 \$603.90 \$195.44 \$01-01-2031 \$2.388.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2033 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2034 \$3.2196.00 \$1,141.92 \$603.90 \$195.44 \$01-01-2034 \$3.2196.00 \$1,550.72 \$793.65 \$256.85 \$01-01-2033 \$2,288.00 \$1,241.76 \$656.70 \$212.53 \$01-01-2034 \$3.2190.00 \$1,550.72 \$793.65 \$256.85 \$01-01-2034 \$3.2190.00 \$1,550.72 \$793.65 \$256.85 \$01-01-2034 \$3.2190.00 \$1,550.72 \$793.65 \$256.85 \$01-01-2034 \$3.2190.00 \$1,550.72 \$793.65 \$256.85 \$01-01-2034 \$3.2190.00 \$1,573.88 \$885.23 \$286.49 \$01-01-2034 \$3.2190.00 \$1,673.88 \$885.23 \$286.49 \$01-01-2034 \$3.2190.00 \$2,095.08 \$1,107.98 \$338.80 \$01-01-2034 \$3.2190.00 \$1,673.88 \$885.23 \$286.49 \$01-01-2034 \$3.2190.00 \$2,095.08 \$1,107.90 \$339.83 \$01-01-2034 \$3.2190.00 \$2,095.08 \$1,107.90 \$339.83 \$01-01-2034 \$3.2190.00 \$3,550.75 \$01.817.00 \$23.244.00 \$1,229.25 \$397.83 \$01-01-2034 \$3.2190.00 \$3,650.00 \$3	01-01-2010	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2013 \$516.00 \$268.32 \$141.90 \$45.92 \$10-101-2014 \$555.00 \$288.60 \$152.63 \$49.40 \$40 \$10-10-2015 \$603.00 \$313.56 \$165.83 \$53.67 \$10-10-2016 \$660.00 \$343.20 \$181.50 \$58.74 \$10-10-2017 \$723.00 \$375.96 \$198.83 \$64.35 \$10-10-2018 \$792.00 \$411.84 \$217.80 \$70.49 \$10-10-2019 \$861.00 \$447.72 \$23.678 \$70.49 \$10-10-2019 \$861.00 \$447.72 \$236.78 \$76.63 \$10-10-2020 \$918.00 \$477.36 \$252.45 \$81.70 \$10-10-2021 \$963.00 \$500.76 \$264.83 \$85.71 \$01-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78 \$01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 \$10-10-2024 \$11,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2024 \$11,191.00 \$619.32 \$327.53 \$106.00 \$10-10-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 \$01-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 \$10-10-12027 \$1,614.00 \$839.28 \$443.85 \$143.65 \$01-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 \$01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36 \$01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-10-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-10-2034 \$3,219.00 \$1,538.76 \$718.58 \$323.56 \$10-10-2034 \$3,219.00 \$1,538.76 \$718.58 \$323.56 \$10-10-2034 \$3,219.00 \$1,507.28 \$91.65 \$320.99 \$195.44 \$01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 \$10-10-2034 \$3,219.00 \$1,507.28 \$91.65 \$320.99 \$195.44 \$01-01-2034 \$3,219.00 \$1,578.38 \$885.23 \$286.49 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$3,588.76 \$718.58 \$332.56 \$01-01-2034 \$3,219.00 \$3,588.76 \$358.88 \$343.65 \$320.93 \$391.20 \$3,588.00 \$3,575.60 \$3,110.99 \$353.54 \$36.80 \$358.55 \$36.90 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.55.80 \$35.5	01-01-2011	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2014 \$555.00 \$288.60 \$152.63 \$49.40 01-01-2015 \$603.00 \$313.56 \$165.83 \$53.67 01-01-2016 \$660.00 \$343.20 \$181.50 \$58.74 01-01-2017 \$723.00 \$375.96 \$198.83 \$64.35 01-01-2018 \$792.00 \$411.84 \$217.80 \$70.49 01-01-2019 \$861.00 \$447.72 \$236.78 \$76.63 01-01-2020 \$918.00 \$447.36 \$252.45 \$81.70 01-01-2021 \$963.00 \$500.76 \$264.83 \$85.71 01-01-2021 \$963.00 \$500.76 \$264.83 \$85.71 01-01-2022 \$1,020.00 \$530.40 \$280.50 \$99.78 01-01-2023 \$1,095.00 \$569.40 \$301.13 \$97.46 01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00 01-01-2025 \$1,308.00 \$680.16 \$359.70 \$116.41 01-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43 01-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65 01-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 01-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73 01-01-2029 \$2,004.00 \$1,141.92 \$603.90 \$195.44 01-01-2030 \$2,196.00 \$1,141.92 \$603.90 \$195.44 01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53 01-01-2033 \$2,613.00 \$1,358.76 \$718.58 \$232.56 01-01-2033 \$2,861.00 \$1,507.20 \$793.65 \$256.85 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49 01-01-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 01-01-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 01-01-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58 01-01-2034 \$3,219.00 \$2,095.08 \$1,175.12 \$991.65 \$320.93 01-01-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$8,450.00 \$3,057.60 \$1,617.00 \$523.32 01-01-2044 \$8,457.00 \$3,263.88 \$1,191.64 \$600.50 \$752.67 01-01-2044 \$8,457.00 \$3,263.88 \$1,101.28 \$680.05 01-01-2044 \$8,457.00 \$3,263.88 \$1,101.28 \$680.05 01-01-2044 \$8,457.00 \$3,263.84 \$3,161.40 \$1,023.	01-01-2012	\$307.00	\$159.64	\$84.43	\$27.32
01-01-2016 \$603.00 \$313.56 \$165.83 \$53.67  01-01-2016 \$660.00 \$343.20 \$181.50 \$558.74  01-01-2017 \$723.00 \$375.96 \$198.83 \$64.35  01-01-2018 \$792.00 \$411.84 \$217.80 \$70.49  01-01-2019 \$861.00 \$447.72 \$236.78 \$76.63  01-01-2020 \$918.00 \$447.73 \$2236.78 \$76.63  01-01-2021 \$963.00 \$477.36 \$252.45 \$81.70  01-01-2021 \$963.00 \$500.76 \$264.83 \$85.71  01-01-2022 \$1,020.00 \$530.40 \$280.50 \$90.78  01-01-12023 \$1,095.00 \$569.40 \$301.13 \$97.46  01-01-2024 \$1,191.00 \$619.32 \$327.53 \$106.00  01-01-2025 \$1,308.00 \$680.16 \$359.70 \$116.41  01-01-2026 \$1,443.00 \$750.36 \$396.83 \$128.43  01-01-2027 \$1,614.00 \$839.28 \$443.85 \$143.65  01-01-2028 \$1,806.00 \$939.12 \$496.65 \$160.73  01-01-2029 \$2,004.00 \$1,042.08 \$551.10 \$178.36  01-01-2030 \$2,2196.00 \$1,141.92 \$603.90 \$195.44  01-01-2031 \$2,388.00 \$1,241.76 \$656.70 \$212.53  01-01-2032 \$2,613.00 \$1,358.76 \$718.58 \$232.56  01-01-2033 \$2,288.00 \$1,241.76 \$656.70 \$212.53  01-01-2034 \$3,219.00 \$1,358.76 \$718.58 \$232.56  01-01-2035 \$3,606.00 \$1,573.88 \$885.23 \$286.49  01-01-2036 \$4,029.00 \$1,673.88 \$885.23 \$286.49  01-01-2037 \$4,470.00 \$2,244.40 \$1,292.55 \$397.83  01-01-2038 \$4,929.00 \$2,095.08 \$1,107.98 \$358.58  01-01-2037 \$4,470.00 \$2,324.40 \$1,292.25 \$397.83  01-01-2039 \$5,394.00 \$3,507.60 \$1,107.98 \$358.58  01-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83  01-01-2037 \$4,470.00 \$2,324.40 \$1,292.25 \$397.83  01-01-2034 \$3,219.00 \$1,673.88 \$885.23 \$286.49  01-01-2034 \$3,219.00 \$2,095.08 \$1,107.98 \$358.58  01-01-2037 \$4,470.00 \$2,324.40 \$1,229.25 \$397.83  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,075.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2041 \$6,393.00 \$3,273.20 \$2,563.08 \$1,107.98 \$358.58  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00 \$523.32  01-01-2040 \$5,880.00 \$3,075.32 \$2,58	01-01-2013	\$516.00	\$268.32	\$141.90	\$45.92
01-01-2016         \$660.00         \$343.20         \$181.50         \$58.74           01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$447.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2030         \$2,196.00         \$1,141.92         \$603.90 <td< td=""><td>01-01-2014</td><td>\$555.00</td><td>\$288.60</td><td>\$152.63</td><td>\$49.40</td></td<>	01-01-2014	\$555.00	\$288.60	\$152.63	\$49.40
01-01-2017         \$723.00         \$375.96         \$198.83         \$64.35           01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$559.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,606.00         \$939.12         \$496.65         \$160.73           01-01-2039         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90	01-01-2015	\$603.00	\$313.56	\$165.83	\$53.67
01-01-2018         \$792.00         \$411.84         \$217.80         \$70.49           01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2021         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,338.00         \$1,550.72         \$793.65	01-01-2016	\$660.00	\$343.20	\$181.50	\$58.74
01-01-2019         \$861.00         \$447.72         \$236.78         \$76.63           01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65 </td <td>01-01-2017</td> <td>\$723.00</td> <td>\$375.96</td> <td>\$198.83</td> <td>\$64.35</td>	01-01-2017	\$723.00	\$375.96	\$198.83	\$64.35
01-01-2020         \$918.00         \$477.36         \$252.45         \$81.70           01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,095.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$6603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$6656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,570.72         \$7	01-01-2018	\$792.00	\$411.84	\$217.80	\$70.49
01-01-2021         \$963.00         \$500.76         \$264.83         \$85.71           01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$778.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88 <td< td=""><td>01-01-2019</td><td>\$861.00</td><td>\$447.72</td><td>\$236.78</td><td>\$76.63</td></td<>	01-01-2019	\$861.00	\$447.72	\$236.78	\$76.63
01-01-2022         \$1,020.00         \$530.40         \$280.50         \$90.78           01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12	01-01-2020	\$918.00	\$477.36	\$252.45	\$81.70
01-01-2023         \$1,095.00         \$569.40         \$301.13         \$97.46           01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,286.00         \$1,573.88         \$885.23         \$226.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08	01-01-2021	\$963.00	\$500.76	\$264.83	\$85.71
01-01-2024         \$1,191.00         \$619.32         \$327.53         \$106.00           01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$2256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40 <td>01-01-2022</td> <td>\$1,020.00</td> <td>\$530.40</td> <td>\$280.50</td> <td>\$90.78</td>	01-01-2022	\$1,020.00	\$530.40	\$280.50	\$90.78
01-01-2025         \$1,308.00         \$680.16         \$359.70         \$116.41           01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,2886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.0	01-01-2023	\$1,095.00	\$569.40	\$301.13	\$97.46
01-01-2026         \$1,443.00         \$750.36         \$396.83         \$128.43           01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,30	01-01-2024	\$1,191.00	\$619.32	\$327.53	\$106.00
01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$	01-01-2025	\$1,308.00	\$680.16	\$359.70	\$116.41
01-01-2027         \$1,614.00         \$839.28         \$443.85         \$143.65           01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$	01-01-2026	\$1,443.00	\$750.36	\$396.83	\$128.43
01-01-2028         \$1,806.00         \$939.12         \$496.65         \$160.73           01-01-2029         \$2,004.00         \$1,042.08         \$551.10         \$178.36           01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$223.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         <	01-01-2027	\$1,614.00			
01-01-2030         \$2,196.00         \$1,141.92         \$603.90         \$195.44           01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00	01-01-2028		\$939.12	\$496.65	\$160.73
01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00	01-01-2029	\$2,004.00	\$1,042.08	\$551.10	\$178.36
01-01-2031         \$2,388.00         \$1,241.76         \$656.70         \$212.53           01-01-2032         \$2,613.00         \$1,358.76         \$718.58         \$232.56           01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00	01-01-2030	\$2,196.00	\$1,141.92	\$603.90	\$195.44
01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00 </td <td>01-01-2031</td> <td>\$2,388.00</td> <td></td> <td>\$656.70</td> <td>\$212.53</td>	01-01-2031	\$2,388.00		\$656.70	\$212.53
01-01-2033         \$2,886.00         \$1,500.72         \$793.65         \$256.85           01-01-2034         \$3,219.00         \$1,673.88         \$885.23         \$286.49           01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00 </td <td>01-01-2032</td> <td>\$2,613.00</td> <td>\$1,358.76</td> <td>\$718.58</td> <td>\$232.56</td>	01-01-2032	\$2,613.00	\$1,358.76	\$718.58	\$232.56
01-01-2035         \$3,606.00         \$1,875.12         \$991.65         \$320.93           01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2049         \$13,	01-01-2033	\$2,886.00	\$1,500.72	\$793.65	\$256.85
01-01-2036         \$4,029.00         \$2,095.08         \$1,107.98         \$358.58           01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049 <td< td=""><td>01-01-2034</td><td>\$3,219.00</td><td>\$1,673.88</td><td>\$885.23</td><td>\$286.49</td></td<>	01-01-2034	\$3,219.00	\$1,673.88	\$885.23	\$286.49
01-01-2037         \$4,470.00         \$2,324.40         \$1,229.25         \$397.83           01-01-2038         \$4,929.00         \$2,563.08         \$1,355.48         \$438.68           01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82	01-01-2035	\$3,606.00	\$1,875.12	\$991.65	\$320.93
01-01-2038       \$4,929.00       \$2,563.08       \$1,355.48       \$438.68         01-01-2039       \$5,394.00       \$2,804.88       \$1,483.35       \$480.07         01-01-2040       \$5,880.00       \$3,057.60       \$1,617.00       \$523.32         01-01-2041       \$6,393.00       \$3,324.36       \$1,758.08       \$568.98         01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2036	\$4,029.00	\$2,095.08	\$1,107.98	\$358.58
01-01-2039         \$5,394.00         \$2,804.88         \$1,483.35         \$480.07           01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82	01-01-2037	\$4,470.00	\$2,324.40	\$1,229.25	\$397.83
01-01-2040         \$5,880.00         \$3,057.60         \$1,617.00         \$523.32           01-01-2041         \$6,393.00         \$3,324.36         \$1,758.08         \$568.98           01-01-2042         \$6,969.00         \$3,623.88         \$1,916.48         \$620.24           01-01-2043         \$7,641.00         \$3,973.32         \$2,101.28         \$680.05           01-01-2044         \$8,457.00         \$4,397.64         \$2,325.68         \$752.67           01-01-2045         \$9,411.00         \$4,893.72         \$2,588.03         \$837.58           01-01-2046         \$10,416.00         \$5,416.32         \$2,864.40         \$927.02           01-01-2047         \$11,496.00         \$5,977.92         \$3,161.40         \$1,023.14           01-01-2048         \$12,672.00         \$6,589.44         \$3,484.80         \$1,127.81           01-01-2049         \$13,998.00         \$7,278.96         \$3,849.45         \$1,245.82	01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2041       \$6,393.00       \$3,324.36       \$1,758.08       \$568.98         01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2042       \$6,969.00       \$3,623.88       \$1,916.48       \$620.24         01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2043       \$7,641.00       \$3,973.32       \$2,101.28       \$680.05         01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2044       \$8,457.00       \$4,397.64       \$2,325.68       \$752.67         01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2045       \$9,411.00       \$4,893.72       \$2,588.03       \$837.58         01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2043	\$7,641.00	\$3,973.32		\$680.05
01-01-2046       \$10,416.00       \$5,416.32       \$2,864.40       \$927.02         01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2047       \$11,496.00       \$5,977.92       \$3,161.40       \$1,023.14         01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2048       \$12,672.00       \$6,589.44       \$3,484.80       \$1,127.81         01-01-2049       \$13,998.00       \$7,278.96       \$3,849.45       \$1,245.82	01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45 \$1,245.82	01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
	01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2050 \$15 540 00 \$8 080 80 \$4 273 50 \$1 383 06	01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
	01-01-2050	\$15,540.00	\$8,080.80	\$4,273.50	\$1,383.06
01-01-2051 \$17,331.00 \$9,012.12 \$4,766.03 \$1,542.46	01-01-2051	\$17,331.00		\$4,766.03	\$1,542.46
01-01-2052 \$19,338.00 \$10,055.76 \$5,317.95 \$1,721.08		\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053 \$21,576.00 \$11,219.52 \$5,933.40 \$1,920.26	01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054 \$24,009.00 \$12,484.68 \$6,602.48 \$2,136.80			\$12,484.68		
01-01-2055 \$26,586.00 \$13,824.72 \$7,311.15 \$2,366.15					
01-01-2056 \$29,400.00 \$15,288.00 \$8,085.00 \$2,616.60					
01-01-2057 \$32,529.00 \$16,915.08 \$8,945.48 \$2,895.08			\$16,915.08	\$8,945.48	
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48 \$3,204.80					
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18 \$3,545.49	01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49

# GUARANTEED TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

# TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS

- The factors shown are based on the interest rate and mortality table below.
- Please refer to the Reduced Paid-Up Term Life Insurance provision for more information about how these factors are applied.
   Reduced Paid-Up

		Reduced Paid-Up
End of	Insured's	Term Life
Policy Year	Attained Age	Insurance Factor
[1	36	0.21128
2	37	0.21881
3	38	0.22661
4	39	0.23465
5	40	0.24297
6	41	0.25155
7	42	0.26040
8	43	0.26949
9	44	0.27883
10	45	0.28841
11	46	0.29823
12	47	0.30831
13	48	0.31870
14	49	0.32943
15	50	0.34049
16	51	0.35188
17	52	0.36355
18	53	0.37550
19	54	0.38769
20	55	0.40010
21	56	0.41268
22	57	0.42547
23	58	0.43849
24	59	0.45177
25	60	0.46529
26	61	0.47900
27	62	0.49281
28	63	0.50670
29	64	0.52062
30	65	0.53461
35	70	0.60621
40	75	0.67877
45	80	0.74775
50	85	0.80703
55	90	0.85262]
[4 00]0/		

**Interest Rate** 

[4.00]%

**Mortality Table** 

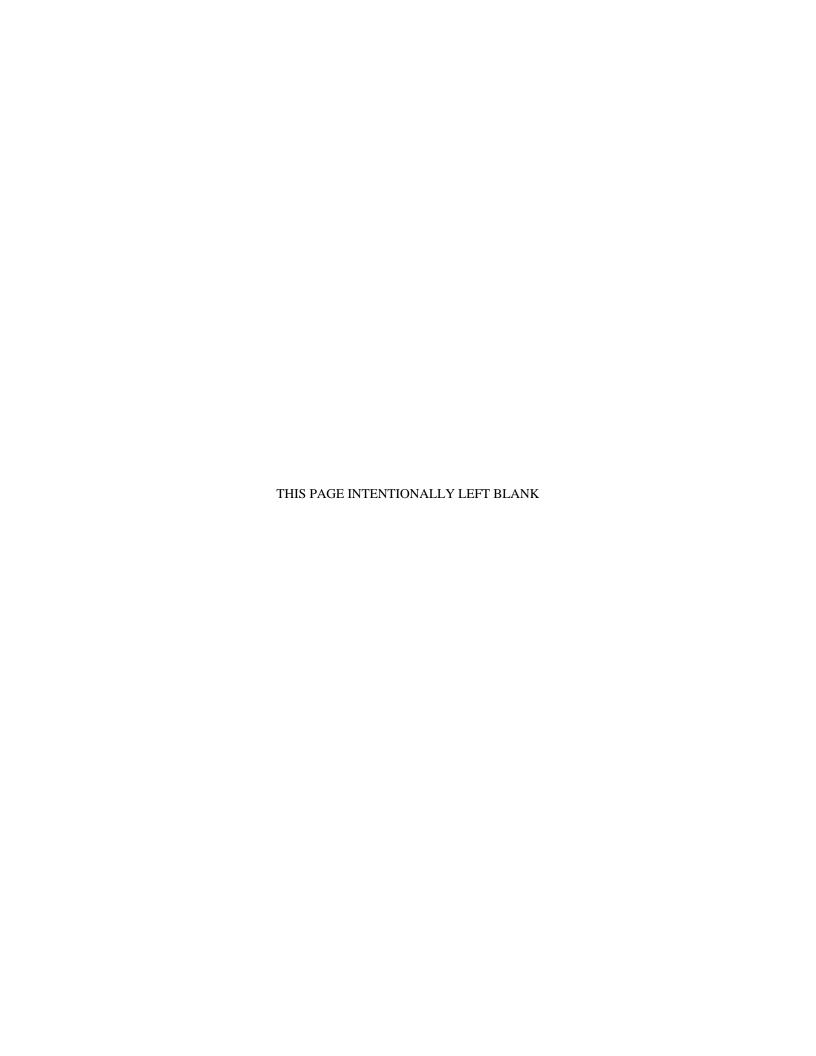
Commissioners [2001] Standard Ordinary Mortality Table, Male or Female, Smoker or Nonsmoker, Age Last Birthday

# PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

DEFINITIONS	1
CONSIDERATION	1
Consideration	
DEATH BENEFITS	
Basic Death Benefit	1
EXCLUSION	2
Suicide	2
PREMIUMS, REINSTATEMENT AND CONVERSION	3
Premium Payments Change in Nonguaranteed Policy Premiums Waiver of Premium for Unemployment Grace Period Reinstatement Conversion Premium Refund at Death PARTIAL RETURN OF PREMIUM BENEFIT AND REDUCED PAID-UP TERM LIFE INSURANCE OPTION Partial Return of Premium Benefit Reduced Paid-Up Term Life Insurance	3
OWNER AND BENEFICIARY	5
Owner Assignment Beneficiary	5 6
GENERAL PROVISIONS	
Entire Contract Incontestability Misstatement of Age or Sex Nonparticipating Policy Dates.	6 6
PAYMENT OF PROCEEDS	7
General Information	7



### **DEFINITIONS**

Age means age last birthday.

Attained Age means the issue Age plus the number of full policy years since the policy was issued.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

**Contestability Date of Issue** means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the **Incontestability** and **Suicide** provisions.

**Executive Officer** means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

**Lapse** means termination of the policy prior to the Expiration Date due to nonpayment of a premium, subject to the **Reduced Paid-Up Term Life Insurance** provision.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

#### Proceeds means:

- (a) the amount we will pay upon the death of the insured; or
- (b) the amount payable if you surrender the policy under the **Reduced Paid-Up Term Life Insurance** provision.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

# **CONSIDERATION**

### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

### **DEATH BENEFITS**

### **Basic Death Benefit**

The basic death benefit equals the greater of:

- (a) the policy's face amount; or
- (b) the partial return of premium benefit amount on the date of death plus the corridor amount.

This policy provides a partial return of premium benefit, as described in the **Partial Return of Premium Benefit** provision. In some circumstances the value of this benefit can cause the amount of the basic death benefit to be increased so that the policy will continue to qualify as life insurance under the Internal Revenue Code of 1986, as amended (the Code). The increase is calculated using the "corridor amount" specified in the Code.

The corridor amount equals the partial return of premium benefit amount multiplied by the corridor percentage for the Attained Age of the insured. The percentages are shown in the following table:

Attained Age	Corridor Percentage	Attained Age	Corridor Percentage	Attained Age	Corridor Percentage
0-40	150%	54	57%	68	17%
41	143%	55	50%	69	16%
42	136%	56	46%	70	15%
43	129%	57	42%	71	13%
44	122%	122% 58 38%		72	11%
45	115%	59	34%	73	9%
46	109%	60	30%	74	7%
47	103%	61	28%	75-90	5%
48	97%	62	26%	91	4%
49	91%	63	24%	92	3%
50	85%	64	22%	93	2%
51	78%	65	20%	94	1%
52	71%	66	19%	95+	0%
53	64%	67	18%		

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

If this policy is continued as reduced paid-up term life insurance, the **Common Carrier Death Benefit** provision will end as of the effective date of the reduced paid-up term life insurance.

### **EXCLUSION**

### Suicide

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

### PREMIUMS, REINSTATEMENT AND CONVERSION

### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

### **Change in Nonguaranteed Policy Premiums**

The nonguaranteed premiums and the guaranteed maximum premiums for each policy year are shown on the data pages. After the initial premium guarantee period shown on the data pages, we may change the nonguaranteed premiums once each policy year. The guaranteed maximum premiums will never change. The nonguaranteed premiums will never be greater than the guaranteed maximum premiums.

We will review our experience to determine whether a change in nonguaranteed premiums is needed. We will do this review not more often than once a year and not less often than once every five years. We will change nonguaranteed premiums only by class of insureds. Any change in nonguaranteed premiums will be made according to procedures and standards on file with the insurance department of the state where the policy was delivered.

We will notify you before the beginning of a policy year if the nonguaranteed premium for that year will change from the nonguaranteed premium shown on the data pages.

### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

### **Reinstatement**

If the policy Lapses before the Expiration Date and you have not collected any benefits under the **Partial Return of Premium Benefit** provision before the 30<sup>th</sup> policy anniversary date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

# PARTIAL RETURN OF PREMIUM BENEFIT AND REDUCED PAID-UP TERM LIFE INSURANCE OPTION

### **Partial Return of Premium Benefit**

We will pay you a partial return of premium benefit upon surrender of the policy, unless the policy is in force under the **Reduced Paid-Up Term Life Insurance** provision, according to the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE shown on the data pages. We will calculate the amount of any available benefit as of the date we receive your Written Request to surrender the policy.

The partial return of premium benefit amount equals:

- (a) the sum of premiums paid or waived, as described in the **Waiver of Premium for Unemployment** provision or any waiver of premium riders attached to this policy, through the first 30 policy years; multiplied by
- (b) the applicable percentage from the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE; minus
- (c) any disability income rider benefits paid.

If you surrender the policy between policy anniversaries, the percentage applied under (b) above will be a pro rata percentage based on the number of months elapsed since the last policy anniversary. If you surrender the policy within 31 days after the due date of an unpaid premium, the percentage applied under (b) above will be the applicable percentage as of the premium due date. We will refund 100% of any premium paid for the period beyond the policy month of surrender.

If you surrender the policy, we may defer payment for six months.

After the 30<sup>th</sup> policy anniversary date, if the insured is still living and the policy is in force, we will pay the partial return of premium benefit within 30-days.

Part of the partial return of premium benefit may be taxable to you. Please consult a tax advisor.

If this policy is delivered in Idaho and payment is deferred, we will pay interest on the partial return of premium benefit amount at the rate specified in Idaho Code Section 28-22-104 as established and in existence at the time of surrender.

### Reduced Paid-Up Term Life Insurance

If, by the end of the grace period:

- (a) you have not paid the premium due; and
- (b) the partial return of premium benefit has not been exercised;

we will continue the policy as reduced paid-up term life insurance until the policy's Expiration Date. Any Riders attached will end as of the effective date of the reduced paid-up term life insurance. Both the **Common Carrier Death Benefit** and **Partial Return of Premium Benefit** provisions will also end as of the effective date of the reduced paid-up term life insurance.

Under this option you will not need to pay any more premiums. The reduced paid-up term life insurance will begin on the premium due date of the unpaid premium. We will use the partial return of premium benefit amount divided by the applicable reduced paid-up term life insurance factor to determine the amount of death benefit. The factors for certain policy years are shown on the data pages. We will provide the reduced paid-up term life insurance factor for any policy year not shown upon request.

While the policy is in force as reduced paid-up term life insurance, you may surrender it for cash. The cash value will be the present value of the death benefit as of the effective date of surrender using the interest rate and mortality table shown on the TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS section of the data pages.

### **OWNER AND BENEFICIARY**

### **Owner**

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

### **GENERAL PROVISIONS**

### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

# **Misstatement of Age or Sex**

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

### PAYMENT OF PROCEEDS

### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

### 5. Other Options

Other options may be available with our agreement.

# Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

	LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under 8 9 10 11	\$2.80 2.82 2.83 2.84 2.85	\$2.75 2.76 2.77 2.78 2.79	27 28 29 30 31	3.12 3.15 3.17 3.20 3.22	3.03 3.05 3.07 3.09 3.11 3.14	47 48 49 50 51	3.87 3.92 3.99 4.05 4.11	3.66 3.71 3.76 3.81 3.87	67 68 69 70 71	5.77 5.91 6.07 6.23 6.39	5.33 5.47 5.62 5.78 5.94
13 14 15 16	2.88 2.89 2.90 2.92	2.82 2.83 2.84 2.85	33 34 35 36	3.28 3.31 3.34 3.38	3.16 3.19 3.22 3.24	53 54 55 56	4.25 4.33 4.41 4.49	3.99 4.06 4.13 4.20	73 74 75 76	6.73 6.90 7.08 7.25	6.29 6.48 6.67 6.86
17 18 19 20 21	2.93 2.95 2.97 2.98 3.00	2.87 2.88 2.89 2.91 2.92	37 38 39 40 41	3.41 3.45 3.49 3.53 3.57	3.27 3.30 3.34 3.37 3.41	57 58 59 60 61	4.58 4.68 4.78 4.88 4.99	4.28 4.36 4.44 4.54 4.63	77 78 79 80 81	7.43 7.60 7.78 7.94 8.11	7.06 7.26 7.46 7.66 7.85
22 23 24 25 26	3.02 3.04 3.06 3.08 3.10	2.94 2.96 2.97 2.99 3.01	42 43 44 45 46	3.62 3.66 3.71 3.76 3.81	3.44 3.48 3.52 3.57 3.61	62 63 64 65 66	5.11 5.22 5.35 5.49 5.62	4.73 4.84 4.95 5.07 5.20	82 83 84 85 and over	8.27 8.42 8.56 8.69	8.04 8.23 8.39 8.56

	LIFETIME ANNUITY WITH GUARANTEED AMOUNT										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
Payee  7 and under  8  9  10  11  12  13  14  15  16  17  18  19	\$2.80 2.81 2.82 2.83 2.78 2.86 2.87 2.88 2.90 2.91 2.93 2.94 2.96	\$2.75 2.76 2.77 2.78 2.79 2.80 2.81 2.82 2.84 2.85 2.86 2.88 2.89	Payee  27 28 29 30 31  32 33 34 35 36  37 38 39	3.11 3.13 3.16 3.18 3.21 3.19 3.26 3.29 3.32 3.35 3.42 3.42	3.02 3.04 3.06 3.08 3.06 3.13 3.15 3.18 3.20 3.23 3.26 3.29 3.32	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59	3.78 3.83 3.89 3.94 4.00 4.07 4.13 4.18 4.25 4.32 4.39 4.47 4.56	3.59 3.63 3.68 3.77 3.79 3.84 3.91 3.97 4.03 4.10 4.17 4.22 4.30	Payee  67 68 69 70 71  72 73 74 75 76  77 78 79	5.40 5.52 5.67 5.80 5.95 6.11 6.28 6.45 6.63 6.83 7.03 7.26 7.47	5.09 5.20 5.32 5.45 5.61 5.77 5.91 6.09 6.29 6.47 6.65 6.89 7.13
20 21 22 23 24 25 26	2.97 2.99 3.01 3.03 3.05 3.07 3.09	2.90 2.92 2.93 2.95 2.97 2.93 3.00	40 41 42 43 44 45 46	3.46 3.53 3.57 3.59 3.63 3.67 3.73	3.35 3.34 3.42 3.46 3.46 3.54 3.58	60 61 62 63 64 65 66	4.65 4.74 4.84 4.94 5.04 5.15 5.28	4.36 4.45 4.54 4.64 4.75 4.84 4.96	80 81 82 83 84 85 and over	7.70 7.95 8.22 8.49 8.77 9.07	7.34 7.60 7.89 8.16 8.45 8.78

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49	Fayee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97
24 25 26	3.06 3.08 3.10	2.98 2.99 3.01	44 45 46	3.73 3.78 3.83	3.53 3.57 3.62	64 65 66	5.52 5.68 5.86	5.04 5.18 5.32	84 85 and over	11.94 12.53	11.07 11.69



## TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date

- Policy Premiums Level and Guaranteed for the Period Shown on the Data Pages and May Change Annually Thereafter
- Premiums Increase Annually after the 30<sup>th</sup> Policy Year
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 30<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 30<sup>th</sup> Policy Anniversary

## United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

## READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level for 30 Policy Years and Increase Annually Thereafter
- Policy Premiums Guaranteed for All Policy Years

For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Daniel P. Neary

Muhul Huss

**Corporate Secretary** 



#### **POLICY DATA**

**Insured** [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] **Issue Age** Sex [Male] **Contestability Date of Issue** [February 1, 2008] [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C095LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 30 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$319.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$319.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$165.88	\$331.76	\$12.76]
Quarterly:	[\$87.73	\$350.92	\$31.92]
Monthly [BSP]:	[\$28.39	\$340.68	\$21.68]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

[01-01-2008 \$319.00 \$165.88 \$87.73	Service Plan] \$28.39
04.04.000	A-0-0
01-01-2009 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2010 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2011 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2012 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2013 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2014 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2015 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2016 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2017 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2018 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2019 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2020 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2021 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2022 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2023 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2024 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2025 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2026 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2027 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2028 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2029 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2030 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2031 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2032 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2033 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2034 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2035 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2036 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2037 \$319.00 \$165.88 \$87.73	\$28.39
01-01-2038 \$4,929.00 \$2,563.08 \$1,355.48	\$438.68
01-01-2039 \$5,394.00 \$2,804.88 \$1,483.35	\$480.07
01-01-2040 \$5,880.00 \$3,057.60 \$1,617.00	\$523.32
01-01-2041 \$6,393.00 \$3,324.36 \$1,758.08	\$568.98
01-01-2042 \$6,969.00 \$3,623.88 \$1,916.48	\$620.24
01-01-2043 \$7,641.00 \$3,973.32 \$2,101.28	\$680.05
01-01-2044 \$8,457.00 \$4,397.64 \$2,325.68	\$752.67
01-01-2045 \$9,411.00 \$4,893.72 \$2,588.03	\$837.58
01-01-2046 \$10,416.00 \$5,416.32 \$2,864.40	\$927.02
01-01-2047 \$11,496.00 \$5,977.92 \$3,161.40	\$1,023.14
01-01-2048 \$12,672.00 \$6,589.44 \$3,484.80	\$1,127.81
01-01-2049 \$13,998.00 \$7,278.96 \$3,849.45	\$1,245.82
01-01-2050 \$15,540.00 \$8,080.80 \$4,273.50	\$1,383.06
01-01-2051 \$17,331.00 \$9,012.12 \$4,766.03	\$1,542.46
01-01-2052 \$19,338.00 \$10,055.76 \$5,317.95	\$1,721.08
01-01-2053 \$21,576.00 \$11,219.52 \$5,933.40	\$1,920.26
01-01-2054 \$24,009.00 \$12,484.68 \$6,602.48	\$2,136.80
01-01-2055 \$26,586.00 \$13,824.72 \$7,311.15	\$2,366.15
01-01-2056 \$29,400.00 \$15,288.00 \$8,085.00	\$2,616.60
01-01-2057 \$32,529.00 \$16,915.08 \$8,945.48	\$2,895.08
01-01-2058 \$36,009.00 \$18,724.68 \$9,902.48	\$3,204.80
01-01-2059 \$39,837.00 \$20,715.24 \$10,955.18	\$3,545.49

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

## PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

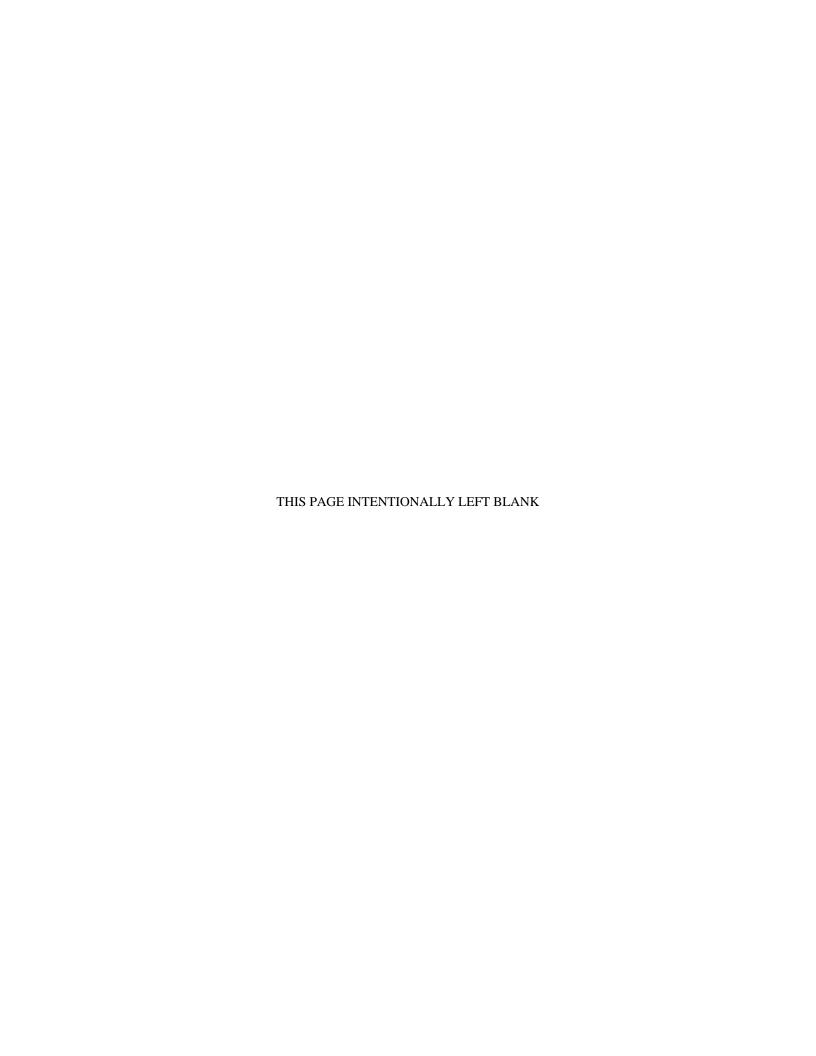
Years Chosen	Monthly Income Per \$1,000
[5]	\$[18.32]
[10]	[10.06]
[15]	[7.34]
[20]	[6.00]

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

**Contestability Date of Issue** means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the **Incontestability** and **Suicide** provisions.

Executive Officer means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

Lapse means termination of the policy prior to the Expiration Date due to nonpayment of a premium.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

**Proceeds** means the amount we will pay upon the death of the insured.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

#### **CONSIDERATION**

#### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

#### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit is the policy's face amount.

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

## **EXCLUSION**

### **Suicide**

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

## PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

#### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### **Reinstatement**

If the policy Lapses before the Expiration Date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion;
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option; and
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### **Assignment**

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### Misstatement of Age or Sex

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

#### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date.

#### PAYMENT OF PROCEEDS

#### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

#### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreement.

## Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

	LIFETIME ANNUITY WITH 10 YEAR GUARANTEED PERIOD										
Age Last Birthday of Payee	Male	Female									
7 and under 8 9	\$2.80 2.82 2.83 2.84	\$2.75 2.76 2.77 2.78	27 28 29 30	3.12 3.15 3.17 3.20	3.03 3.05 3.07 3.09	47 48 49 50	3.87 3.92 3.99 4.05	3.66 3.71 3.76 3.81	67 68 69 70	5.77 5.91 6.07 6.23	5.33 5.47 5.62 5.78
11	2.85	2.79	31	3.22	3.11	51	4.11	3.87	71	6.39	5.94
12 13 14 15 16 17 18 19 20 21	2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.98 3.00	2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92	32 33 34 35 36 37 38 39 40 41	3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53 3.57	3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37 3.41	52 53 54 55 56 57 58 59 60 61	4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88 4.99	3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54 4.63	72 73 74 75 76 77 78 79 80 81	6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94 8.11	6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66 7.85
22 23 24 25 26	3.02 3.04 3.06 3.08 3.10	2.94 2.96 2.97 2.99 3.01	42 43 44 45 46	3.62 3.66 3.71 3.76 3.81	3.44 3.48 3.52 3.57 3.61	62 63 64 65 66	5.11 5.22 5.35 5.49 5.62	4.63 4.73 4.84 4.95 5.07 5.20	82 83 84 85 and over	8.27 8.42 8.56 8.69	8.04 8.23 8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9  10  11  12  13  14  15  16  17  18  19  20  21  22  23  24  25  26	\$2.80 2.81 2.82 2.83 2.78 2.86 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.97 2.99 3.01 3.03 3.05 3.07 3.09	\$2.75 2.76 2.77 2.78 2.79 2.80 2.81 2.82 2.84 2.85 2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.93 3.00	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	3.11 3.13 3.16 3.18 3.21 3.19 3.26 3.29 3.35 3.35 3.42 3.42 3.46 3.53 3.57 3.59 3.63 3.67 3.73	3.02 3.04 3.06 3.08 3.06 3.13 3.15 3.18 3.20 3.23 3.23 3.26 3.29 3.32 3.35 3.34 3.46 3.46 3.54 3.58	50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66	3.78 3.83 3.89 3.94 4.00 4.07 4.13 4.18 4.25 4.32 4.39 4.47 4.56 4.65 4.74 4.84 4.94 5.15 5.28	3.59 3.63 3.68 3.77 3.79 3.84 3.91 3.97 4.03 4.10 4.17 4.22 4.30 4.36 4.45 4.54 4.64 4.75 4.84 4.96	77 78 79 80 81 82 83 84 85 and over	5.40 5.52 5.67 5.80 5.95 6.11 6.28 6.45 6.63 6.83 7.03 7.26 7.47 7.70 7.95 8.22 8.49 8.77 9.07	5.09 5.20 5.32 5.45 5.61 5.77 5.91 6.09 6.29 6.47 6.65 6.89 7.13 7.34 7.60 7.89 8.16 8.45 8.78

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04 3.06	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.98	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58 3.67 3.73	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37 5.52	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83 84	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38 11.94	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97 10.50 11.07
25 26	3.08 3.10	2.99 3.01	45 46	3.78 3.83	3.57 3.62	65 66	5.68 5.86	5.18 5.32	85 and over	12.53	11.69



## TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Nonparticipating No Dividends
- Policy Premiums Payable until the Expiration Date
- Policy Premiums Level for 30 Policy Years and Increase Annually Thereafter
- Policy Premiums Guaranteed for All Policy Years

## United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

Insured [John J. Doe]
Policy Number [BU1234567]
Issue Date [January 1, 2008]
Face Amount [\$100,000]

## Term Life Insurance Policy

United of Omaha Life Insurance Company will pay the death benefit of this policy to the Beneficiary as soon as possible after we receive proof at our home office in Omaha, Nebraska that the insured died while the policy was in force.

Right to Return This Policy. If you are not satisfied with your policy, return it to us or our representative within 30 days after you receive it. If this policy is a replacement of another life insurance or annuity policy, the Right To Return This Policy period is 30 days. Return of the policy by mail is effective upon being postmarked, properly addressed and postage prepaid. We will promptly refund the premium paid and void your policy as of the date any insurance became effective.

## READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Policy Premiums Payable until the Expiration Date

- Nonparticipating No Dividends
- Policy Premiums Level for 30 Policy Years and Increase Annually Thereafter
- Policy premiums Guaranteed for all Policy Years
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 30<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 30<sup>th</sup> Policy Anniversary

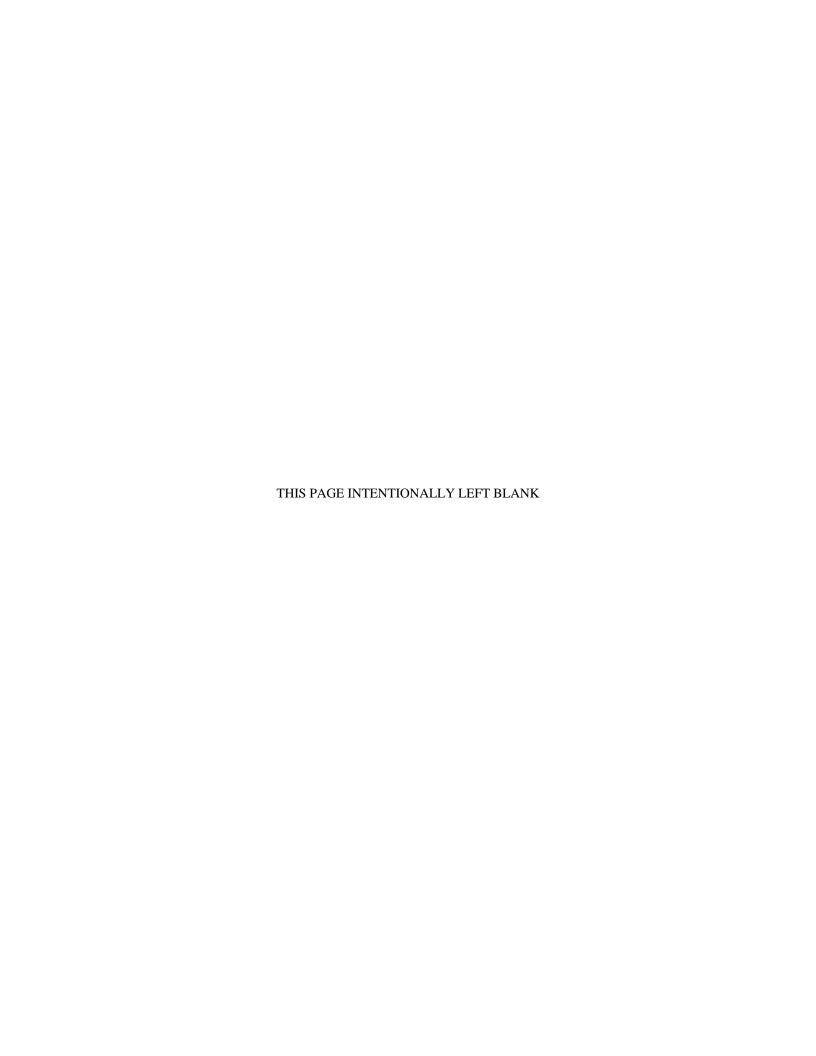
For customer service or questions about your coverage, please call [(888) 123-4567].

Chairman of the Board and Chief Executive Officer

Saniel P. Tleary

Mill Huss

**Corporate Secretary** 



#### **POLICY DATA**

Insured [John Doe] **Policy Number** [BU1234567] [35] **Issue Date** [January 1, 2008] Issue Age [Male] [February 1, 2008] Sex **Contestability Date of Issue** [December 31, 2072] **Rate Class** [Standard] **Expiration Date** 

Risk Class [Standard Nontobacco]

**Premium Payment Mode** [Annual] **Face Amount** [\$100,000]

**Policy Owner** See application or endorsement **Beneficiary** See application or endorsement

**Latest Conversion Date** [December 1, 2013]

#### **SCHEDULE OF BENEFITS**

Form	Benefit	Initial Annual Mode Premium	Years Benefit Available
C096LNA08P	<ul> <li>Term Life Insurance</li> <li>Initial Premium Guarantee Period: 30 policy year(s)</li> <li>Premiums for subsequent policy years are shown on the following data pages.</li> </ul>	[\$389.00]	[60]
TOTA	AL INITIAL ANNUAL MODE PREMIUM	[\$389.00]	

Premiums for premium payment modes other than annual:

		<u>Annualized</u>	Annual Difference *
Semiannual:	[\$202.28	\$404.56	\$15.56]
Quarterly:	[\$106.98	\$427.92	\$38.92]
Monthly [BSP]:	[\$34.62	\$415.44	\$26.44]

<sup>\*</sup>This is the additional amount you will pay in the first year if you choose to pay your premiums in payments more often than once a year. Although not shown on the data pages, annual differences for premium payment modes other than annual will similarly occur in subsequent years.

The premium for the premium payment mode selected includes a modal policy fee of \$[60.00]. The premium due date is the Issue Date and each [12 months] thereafter until the Expiration Date.

#### PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE

• Please refer to the **Partial Return of Premium Benefit** provision for more information.

End of Policy Year	Percentage of Premiums Returned
[1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	1.00%
7	2.00%
8	3.00%
9	4.00%
10	5.00%
11	7.00%
12	9.00%
13	11.00%
14	13.00%
15	15.00%
16	17.00%
17	19.00%
18	21.00%
19	23.00%
20	36.09%
21	47.64%
22	57.85%
23	66.92%
24	74.98%
25	82.05%
26	88.06%
27	92.90%
28	96.51%
29	98.87%
30	100.00%]

- We will pay you the Partial Return of Premium Benefit after the 30<sup>th</sup> policy anniversary date if the benefit is not exercised during the first 30 Policy Years, the insured is then living and the policy is in force. Beginning in policy year 31, the amount of the Partial Return of Premium Benefit will equal 0.00%.
- The Partial Return of Premium Benefit equals the premiums paid into the contract, accumulated at an effective annual interest rate of 4.00%, less charges to cover mortality, expenses and profit which include an administrative charge of \$60.00 per policy year.

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
[01-01-2008	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2009	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2010	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2011	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2012	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2013	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2014	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2015	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2016	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2017	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2018	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2019	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2020	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2021	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2022	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2023	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2024	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2025	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2026	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2027	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2028	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2029	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2030	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2031	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2032	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2033	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2034	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2035	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2036	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2037	\$389.00	\$202.28	\$106.98	\$34.62
01-01-2038	\$4,929.00	\$2,563.08	\$1,355.48	\$438.68
01-01-2039	\$5,394.00	\$2,804.88	\$1,483.35	\$480.07
01-01-2040	\$5,880.00	\$3,057.60	\$1,617.00	\$523.32
01-01-2041	\$6,393.00	\$3,324.36	\$1,758.08	\$568.98
01-01-2042	\$6,969.00	\$3,623.88	\$1,916.48	\$620.24
01-01-2043	\$7,641.00	\$3,973.32	\$2,101.28	\$680.05
01-01-2044	\$8,457.00	\$4,397.64	\$2,325.68	\$752.67
01-01-2045	\$9,411.00	\$4,893.72	\$2,588.03	\$837.58
01-01-2046	\$10,416.00	\$5,416.32	\$2,864.40	\$927.02
01-01-2047	\$11,496.00	\$5,977.92	\$3,161.40	\$1,023.14
01-01-2048	\$12,672.00	\$6,589.44	\$3,484.80	\$1,127.81
01-01-2049	\$13,998.00	\$7,278.96	\$3,849.45	\$1,245.82
01-01-2050	\$15,540.00	\$8,080.80	\$4,273.50	\$1,383.06
01-01-2051	\$17,331.00	\$9,012.12	\$4,766.03	\$1,542.46
01-01-2052	\$19,338.00	\$10,055.76	\$5,317.95	\$1,721.08
01-01-2053	\$21,576.00	\$11,219.52	\$5,933.40	\$1,920.26
01-01-2054	\$24,009.00	\$12,484.68	\$6,602.48	\$2,136.80
01-01-2055	\$26,586.00	\$13,824.72	\$7,311.15	\$2,366.15
01-01-2056	\$29,400.00	\$15,288.00	\$8,085.00	\$2,616.60
01-01-2057	\$32,529.00	\$16,915.08	\$8,945.48	\$2,895.08
01-01-2058	\$36,009.00	\$18,724.68	\$9,902.48	\$3,204.80
01-01-2059	\$39,837.00	\$20,715.24	\$10,955.18	\$3,545.49
	* *	* *		. /

# TERM LIFE INSURANCE PREMIUMS BY PAYMENT MODE Premiums for any Riders are not included.

Beginning as of				[Bank
Mo Day Year	Annual	Semiannual	Quarterly	Service Plan]
01-01-2060	\$43,974.00	\$22,866.48	\$12,092.85	\$3,913.69
01-01-2061	\$48,372.00	\$25,153.44	\$13,302.30	\$4,305.11
01-01-2062	\$52,986.00	\$27,552.72	\$14,571.15	\$4,715.75
01-01-2063	\$57,582.00	\$29,942.64	\$15,835.05	\$5,124.80
01-01-2064	\$62,106.00	\$32,295.12	\$17,079.15	\$5,527.43
01-01-2065	\$66,846.00	\$34,759.92	\$18,382.65	\$5,949.29
01-01-2066	\$71,844.00	\$37,358.88	\$19,757.10	\$6,394.12
01-01-2067	\$77,109.00	\$40,096.68	\$21,204.98	\$6,862.70]

## TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS

- The factors shown are based on the interest rate and mortality table below.
- Please refer to the Reduced Paid-Up Term Life Insurance provision for more information about how these factors are applied.

  Pedveed Paid Up

		Reduced Paid-Up
End of	Insured's	Term Life
Policy Year	Attained Age	<b>Insurance Factor</b>
1	[36	0.21128
2	37	0.21881
2 3	38	0.22661
4	39	0.23465
5	40	0.24297
6	41	0.25155
7	42	0.26040
8	43	0.26949
9	44	0.27883
10	45	0.28841
11	46	0.29823
12	47	0.30831
13	48	0.31870
14	49	0.32943
15	50	0.34049
16	51	0.35188
17	52	0.36355
18	53	0.37550
19	54	0.38769
20	55	0.40010
21	56	0.41268
22	57	0.42547
23	58	0.43849
24	59	0.45177
25	60	0.46529
26	61	0.47900
27	62	0.49281
28	63	0.50670
29	64	0.52062
30	65	0.53461
35	70	0.60621
40	75	0.67877
45	80	0.74775
50	85	0.80703
55	90	0.85262]
[4.00]0/		

**Interest Rate** 

[4.00]%

**Mortality Table** 

Commissioners [2001] Standard Ordinary Mortality Table, Male or Female, Smoker or Nonsmoker, Age Last Birthday

## PAYMENT OF PROCEEDS IN INSTALLMENTS FOR A GUARANTEED PERIOD

Years Chosen	Monthly Income Per \$1,000		
[5]	\$[18.32]		
[10]	[10.06]		
[15]	[7.34]		
[20]	[6.00]		

The guaranteed minimum interest rate used to calculate payments under this option is [4.00%].

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#### **DEFINITIONS**

Age means age last birthday.

Attained Age means the issue Age plus the number of full policy years since the policy was issued.

**Beneficiary** means the person(s) or legal entity you name in the application or by later Written Request to receive the policy's Proceeds when the insured dies.

Common Carrier means an entity that is licensed to transport passengers for hire in any public land, air or water conveyance.

**Contestability Date of Issue** means the date your policy's two-year contestable and suicide period begins. It is shown on the data pages. The contestability start date is subject to the terms of the **Incontestability** and **Suicide** provisions.

**Executive Officer** means the chief executive officer or corporate secretary of United of Omaha Life Insurance Company.

**Expiration Date** means the date on which coverage ends. It is shown on the data pages. Coverage ends at midnight on the expiration date.

**Issue Date** means the effective date of the policy. It is shown on the data pages.

**Lapse** means termination of the policy prior to the Expiration Date due to nonpayment of a premium, subject to the **Reduced Paid-Up Term Life Insurance** provision.

Our, Us, and We mean United of Omaha Life Insurance Company, Omaha, Nebraska.

Payee means the person who receives payments under the PAYMENT OF PROCEEDS section of the policy.

#### Proceeds means:

- (a) the amount we will pay upon the death of the insured; or
- (b) the amount payable if you surrender the policy under the **Reduced Paid-Up Term Life Insurance** provision.

**Rider** means a provision added to the policy to expand or limit the benefits payable.

**Scheduled Airline** means a company furnishing air transportation on fixed schedules to ticketed passengers. The aircraft flown must be:

- (a) operated by a scheduled air carrier pursuant to economic authority issued by the Civil Aeronautics Board; or
- (b) operated by an intrastate scheduled airline of United States registry licensed by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates.

**Written Request** means a request, in writing, signed by you, dated, and submitted to our home office. The request must be on a form we supply or be of a form and content acceptable to us.

You, Your mean the owner of the policy.

#### **CONSIDERATION**

#### Consideration

The consideration for the policy is the application and the payment of the first premium. The policy will remain in force if premiums are paid as shown on the data pages.

#### **DEATH BENEFITS**

#### **Basic Death Benefit**

The basic death benefit equals the greater of:

- (a) the policy's face amount; or
- (b) the partial return of premium benefit amount on the date of death plus the corridor amount.

This policy provides a partial return of premium benefit, as described in the **Partial Return of Premium Benefit** provision. In some circumstances the value of this benefit can cause the amount of the basic death benefit to be increased so that the policy will continue to qualify as life insurance under the Internal Revenue Code of 1986, as amended (the Code). The increase is calculated using the "corridor amount" specified in the Code.

The corridor amount equals the partial return of premium benefit amount multiplied by the corridor percentage for the Attained Age of the insured. The percentages are shown in the following table:

Attained	Corridor	Attained		Attained	Corridor
Age	Percentage	Age	Percentage	Age	Percentage
0-40	150%	54	57%	68	17%
41	143%	55	50%	69	16%
42	136%	56	46%	70	15%
43	129%	57	42%	71	13%
44	122%	58	38%	72	11%
45	115%	59	34%	73	9%
46	109%	60	30%	74	7%
47	103%	61	28%	75-90	5%
48	97%	62	26%	91	4%
49	91%	63	24%	92	3%
50	85%	64	22%	93	2%
51	78%	65	20%	94	1%
52	71%	66	19%	95+	0%
53	64%	67	18%		

We will adjust the basic death benefit by:

- (a) adding any additional payments due under the other death benefit provisions below;
- (b) adding any death benefit provided by a Rider;
- (c) adding any refund for a premium paid beyond the policy month in which the insured dies; and
- (d) subtracting any unpaid premium due.

#### **Common Carrier Death Benefit**

If the insured dies:

- (a) as a result of bodily injury sustained in a Common Carrier accident; and
- (b) while this policy is in force;

we will pay to the Beneficiary the lesser of an additional 100% of the policy's face amount or \$250,000. This benefit will be distributed in one lump sum payment.

The injury must be sustained while riding as a fare-paying passenger, and not as an operator, pilot or member of the crew, in any public land, air or water conveyance provided by a Common Carrier or Scheduled Airline. The Common Carrier or Scheduled Airline must be licensed primarily for passenger service.

Death resulting from accidental bodily injury must:

- (a) be independent of sickness and all other causes; and
- (b) occur within 180 days of the date of the accident.

If this policy is continued as reduced paid-up term life insurance, the **Common Carrier Death Benefit** provision will end as of the effective date of the reduced paid-up term life insurance.

#### **EXCLUSION**

#### Suicide

We will not pay the death benefits if the insured commits suicide, while sane or insane, within two years from the Contestability Date of Issue. Instead, we will return the premiums paid.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the exclusion period for suicide will be measured from the issue date of the replaced policy.

If this policy is delivered in Colorado, the suicide exclusion period will be one year from the Contestability Date of Issue.

#### PREMIUMS, REINSTATEMENT AND CONVERSION

#### **Premium Payments**

The first premium is due on the Issue Date. Subsequent premiums are payable in advance on or before the premium due date as shown on the data pages. Premiums may be paid:

- (a) annually;
- (b) semi-annually; or
- (c) at other intervals we offer.

You may pay premiums at our home office or to an authorized agent. Upon request, we will send you a receipt signed by an Executive Officer.

### **Waiver of Premium for Unemployment**

We will waive premiums for this policy and all Riders attached to it for one six-month period if the insured becomes unemployed while this policy is in force. This one-time benefit is available beginning 24 months after the Issue Date.

To qualify, the insured must:

- (a) receive state or federal unemployment benefits for four consecutive weeks; and
- (b) provide proof of receiving such benefits within 90 days after the end of this four-week period.

When we receive this proof, we will waive premiums for six months. The waiver will begin on the premium due date following the date we approve this claim.

Premiums waived under this provision may result in tax consequences to you. Please consult a tax advisor.

#### **Grace Period**

There is a grace period of 31 days to pay each premium except the first premium. The policy stays in force during the grace period. If the insured dies on the premium due date or during the grace period, the premium due for the policy month in which the insured dies will be subtracted from the death benefits.

If you do not pay any premium by the end of the grace period, the policy will Lapse as of the premium due date. You may put the policy back in force by meeting the requirements of the **Reinstatement** provision.

#### Reinstatement

If the policy Lapses before the Expiration Date and you have not collected any benefits under the **Partial Return of Premium Benefit** provision before the 30<sup>th</sup> policy anniversary date, you may reinstate it within three years after the date of Lapse. To reinstate the policy, you must:

- (a) submit a written application signed by you and the insured;
- (b) provide evidence of insurability that we accept;
- (c) pay all past due premiums plus interest at an effective annual interest rate of 6%; and
- (d) pay the premium due from the beginning of the policy month reinstatement occurs to the next premium due date.

If all of the above requirements are met and we approve the application for reinstatement, reinstatement will be effective as of the date of Lapse.

#### Conversion

You may convert this policy to a new permanent policy on the life of the insured at any time before the latest conversion date shown on the data pages. We will not require any evidence of insurability.

To convert the policy:

- (a) the policy must be in force;
- (b) you must return the policy to us;
- (c) you must submit an application for conversion that you and the insured have signed; and
- (d) you must pay the required premium for the new policy.

The new policy may be a form of permanent insurance, designated by us, which we are issuing at that time. All of the following rules will apply:

- (a) the minimum required premium for the new policy must be greater than the current premium for this policy at the time of conversion:
- (b) the face amount of the new policy may not be greater than the face amount of this policy;
- (c) the new policy will be based on the insured's age at the time of conversion;
- (d) the premium rates for the new policy will be for a risk class and rate class that we determine to be most similar to the insured's risk class and rate class under this policy, at the time of conversion;
- (e) if this policy has any rider benefits, they may be included in the new policy only at our option;
- (f) we will not waive premiums for the new policy because of any existing disability.

We will refund to you any premiums paid for this policy beyond the policy month of conversion.

The contestability period and suicide exclusion period of the new policy will be measured from the Contestability Date of Issue for this policy.

Upon conversion, this policy will end.

#### **Premium Refund at Death**

We will refund any part of a premium paid for the period beyond the policy month in which the insured dies. We will add the refund to the basic death benefit. The refund will not include premiums waived under the **Waiver of Premium for Unemployment** provision or a waiver of premium rider.

## PARTIAL RETURN OF PREMIUM BENEFIT AND REDUCED PAID-UP TERM LIFE INSURANCE OPTION

#### **Partial Return of Premium Benefit**

We will pay you a partial return of premium benefit upon surrender of the policy, unless the policy is in force under the **Reduced Paid-Up Term Life Insurance** provision, according to the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE shown on the data pages. We will calculate the amount of any available benefit as of the date we receive your Written Request to surrender the policy.

The partial return of premium benefit amount equals:

- (a) the sum of premiums paid or waived, as described in the **Waiver of Premium for Unemployment** provision or any waiver of premium riders attached to this policy, through the first 30 policy years; multiplied by
- (b) the applicable percentage from the PARTIAL RETURN OF PREMIUM BENEFIT SCHEDULE; minus
- (c) any disability income rider benefits paid.

If you surrender the policy between policy anniversaries, the percentage applied under (b) above will be a pro rata percentage based on the number of months elapsed since the last policy anniversary. If you surrender the policy within 31 days after the due date of an unpaid premium, the percentage applied under (b) above will be the applicable percentage as of the premium due date. We will refund 100% of any premium paid for the period beyond the policy month of surrender.

If you surrender the policy, we may defer payment for six months.

After the 30<sup>th</sup> policy anniversary date, if the insured is still living and the policy is in force, we will pay the partial return of premium benefit within 30-days.

Part of the partial return of premium benefit may be taxable to you. Please consult a tax advisor.

If this policy is delivered in Idaho and payment is deferred, we will pay interest on the partial return of premium benefit amount at the rate specified in Idaho Code Section 28-22-104 as established and in existence at the time of surrender.

#### Reduced Paid-Up Term Life Insurance

If, by the end of the grace period:

- (a) you have not paid the premium due; and
- (b) the partial return of premium benefit has not been exercised;

we will continue the policy as reduced paid-up term life insurance until the policy's Expiration Date. Any Riders attached will end as of the effective date of the reduced paid-up term life insurance. Both the **Common Carrier Death Benefit** and **Partial Return of Premium Benefit** provisions will also end as of the effective date of the reduced paid-up term life insurance.

Under this option you will not need to pay any more premiums. The reduced paid-up term life insurance will begin on the premium due date of the unpaid premium. We will use the partial return of premium benefit amount divided by the applicable reduced paid-up term life insurance factor to determine the amount of death benefit. The factors for certain policy years are shown on the data pages. We will provide the reduced paid-up term life insurance factor for any policy year not shown upon request.

While the policy is in force as reduced paid-up term life insurance, you may surrender it for cash. The cash value will be the present value of the death benefit as of the effective date of surrender using the interest rate and mortality table shown on the TABLE OF REDUCED PAID-UP TERM LIFE INSURANCE FACTORS section of the data pages.

#### OWNER AND BENEFICIARY

#### Owner

The owner is:

- (a) the insured; or
- (b) the applicant, if other than the insured.

While the insured is alive, only you, the owner, may exercise the rights under the policy, subject to the consent of any irrevocable Beneficiary. You may name a new owner by assigning the policy as described in the **Assignment** provision.

#### Assignment

An assignment is a transfer of all or some of the policy's rights and benefits to someone else. If you assign the policy, your rights and the rights of the Beneficiary are subject to the terms of the assignment.

You may change the owner of this policy by making an absolute assignment or you may pledge the policy as collateral by making a collateral assignment. An assignment must be made by Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

An assignment of the policy or of an interest in the policy will not be binding on us until we have recorded it. We are not responsible for the validity or effect of any assignment.

#### **Beneficiary**

While the insured is alive, you may name one or more Beneficiaries to receive the death benefits. If there is no Beneficiary named or living when the insured dies, we will pay the death benefits to the insured's estate.

You may change the Beneficiary by sending us a Written Request. If the Beneficiary designation in effect is irrevocable, the Beneficiary must also sign the Written Request.

After we have recorded a change of Beneficiary, it will be effective as of the date you signed the Written Request. However, a Beneficiary change will not apply to any payments we have made or other action we have taken before recording the change.

#### **GENERAL PROVISIONS**

#### **Entire Contract**

The entire contract is:

- (a) this policy;
- (b) the attached signed application;
- (c) any supplemental applications made part of the policy;
- (d) any Riders; and
- (e) any endorsements and amendments.

All statements made in the application(s) will, in the absence of fraud, be considered representations and not warranties. We will not use any statement in defense of a claim or to contest this policy unless it is in an application.

Any change made to the policy requires an Executive Officer's written consent. An agent does not have the authority to change the policy or waive any of its terms.

#### **Incontestability**

Except for nonpayment of a premium, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for two years from the Contestability Date of Issue. With respect to statements made in an application for reinstatement, we will not contest the policy after it has been in force during the insured's lifetime for two years after the effective date of reinstatement.

If this policy is issued as a replacement of another United of Omaha Life Insurance Company policy and the replaced policy is terminated, the contestable period for the amount of insurance replaced will be measured from the issue date of the replaced policy.

#### Misstatement of Age or Sex

If the Age or sex of the insured has been misstated, the benefits payable will be the amounts which the premiums paid would have purchased for the correct Age and sex.

#### **Nonparticipating**

We will not pay dividends. This policy will not share in our surplus, earnings or profits.

#### **Policy Dates**

The following dates are measured from the Issue Date:

- (a) policy months;
- (b) policy years;
- (c) policy anniversaries;
- (d) premium due dates; and
- (e) the Expiration Date

#### PAYMENT OF PROCEEDS

#### **General Information**

While the insured is alive, you may choose to have the policy's Proceeds paid in a lump sum or left with us for payment under any of the payment options listed below. If the amount of each payment would be less than \$20, we will change the payment frequency so that each payment will be at least \$20. If the Proceeds are less than \$2,000, we will pay the Proceeds as a lump sum. If no option is chosen, we will make payment in a lump sum. Upon payment of the policy's Proceeds, this policy ends.

You may elect or revoke a payment option at any time while the insured is living and the policy is in force. If no election is in effect when the insured dies, the Beneficiary may make an election.

An election or revocation of a payment option must be made by Written Request. Election or revocation is effective when we record it. An election or revocation does not affect any payment made or other action taken before we record the Written Request. A change of policy owner or Beneficiary automatically revokes any election in effect.

A Beneficiary that is not a natural person may elect a payment option only with our approval.

The Payee must receive payment on his or her own behalf unless we agree to another arrangement.

#### **Payment Options**

The guaranteed minimum effective annual interest rate for each payment option is shown below. Using a procedure approved by our board of directors, we may use a higher interest rate to calculate payments.

#### 1. Proceeds Held on Deposit at Interest

We will hold the Proceeds on account. While we hold the Proceeds, we will annually:

- (a) pay interest to the Payee; or
- (b) add interest to the Proceeds.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 2. Lifetime Annuity

We will pay the Proceeds as a monthly income for as long as the Payee lives. The following guarantees are available:

- (a) Lifetime Annuity with a Guaranteed Period The monthly income will be paid for a minimum of 10 years and as long thereafter as the Payee lives; or
- **(b) Lifetime Annuity with a Guaranteed Amount** The monthly income will be paid until the sum of all payments equals the Proceeds placed under this option and as long thereafter as the Payee lives.

The monthly income will be the amount computed using the greater of the following bases:

- (a) the Lifetime Annuity Tables shown in the policy; or
- (b) our then current lifetime annuity rates for payment of Proceeds.

If a lifetime annuity option is chosen, we may verify that the Payee is alive and the Payee's age.

The guaranteed minimum effective annual interest rate for this option is 3%.

#### 3. Installments of a Guaranteed Amount

We will pay the Proceeds in installments of the amount chosen until the Proceeds with interest have been fully paid.

The effective annual guaranteed minimum interest rate for this option is 1%.

#### 4. Installments for a Guaranteed Period

We will pay the Proceeds in installments for the number of years chosen, as shown on the data pages. The monthly income amounts for each \$1,000 of Proceeds are shown on the data pages. These amounts include interest. We will provide the income amounts for payments other than monthly or amounts for other guaranteed periods upon request.

#### 5. Other Options

Other options may be available with our agreement.

## Lifetime Monthly Income Tables Monthly Income for Each \$1,000 of Proceeds

The Lifetime Monthly Income Tables are based on the Annuity 2000 Mortality Table and an effective annual interest rate of 3%.

		LII	FETIME AN	NUITY	WITH 1	0 YEAR GU	JARAN	TEED PI	ERIOD		
Age Last Birthday of Payee	Male	Female									
7 and under 8 9 10	\$2.80 2.82 2.83 2.84	\$2.75 2.76 2.77 2.78	27 28 29 30	3.12 3.15 3.17 3.20	3.03 3.05 3.07 3.09	47 48 49 50	3.87 3.92 3.99 4.05	3.66 3.71 3.76 3.81	67 68 69 70	5.77 5.91 6.07 6.23	5.33 5.47 5.62 5.78
11	2.85	2.79	31	3.22	3.11	51	4.11	3.87	71	6.39	5.94
12 13 14 15 16 17 18 19 20	2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.98	2.80 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91	32 33 34 35 36 37 38 39 40	3.25 3.28 3.31 3.34 3.38 3.41 3.45 3.49 3.53	3.14 3.16 3.19 3.22 3.24 3.27 3.30 3.34 3.37	52 53 54 55 56 57 58 59 60	4.18 4.25 4.33 4.41 4.49 4.58 4.68 4.78 4.88	3.93 3.99 4.06 4.13 4.20 4.28 4.36 4.44 4.54	72 73 74 75 76 77 78 79 80	6.56 6.73 6.90 7.08 7.25 7.43 7.60 7.78 7.94	6.11 6.29 6.48 6.67 6.86 7.06 7.26 7.46 7.66
21 22 23 24 25 26	3.00 3.02 3.04 3.06 3.08 3.10	2.92 2.94 2.96 2.97 2.99 3.01	41 42 43 44 45 46	3.57 3.62 3.66 3.71 3.76 3.81	3.41 3.44 3.48 3.52 3.57 3.61	61 62 63 64 65 66	4.99 5.11 5.22 5.35 5.49 5.62	4.63 4.73 4.84 4.95 5.07 5.20	81 82 83 84 85 and over	8.11 8.27 8.42 8.56 8.69	7.85 8.04 8.23 8.39 8.56

LIFETIME ANNUITY WITH GUARANTEED AMOUNT											
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8 9 10 11  12 13 14 15 16  17 18 19 20 21  22 23 24 25 26	\$2.80 2.81 2.82 2.83 2.78 2.86 2.87 2.88 2.90 2.91 2.93 2.94 2.96 2.97 2.99 3.01 3.03 3.05 3.07 3.09	\$2.75 2.76 2.77 2.78 2.79 2.80 2.81 2.82 2.84 2.85 2.86 2.88 2.89 2.90 2.92 2.93 2.95 2.97 2.93 3.00	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	3.11 3.13 3.16 3.18 3.21 3.19 3.26 3.29 3.32 3.35 3.42 3.42 3.46 3.53 3.57 3.59 3.63 3.67 3.73	3.02 3.04 3.06 3.08 3.06 3.13 3.15 3.18 3.20 3.23 3.23 3.26 3.29 3.32 3.35 3.34 3.46 3.46 3.54 3.58	Payee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63 64 65 66	3.78 3.83 3.89 3.94 4.00 4.07 4.13 4.18 4.25 4.32 4.39 4.47 4.56 4.65 4.74 4.84 4.94 5.15 5.28	3.59 3.63 3.68 3.77 3.79 3.84 3.91 3.97 4.03 4.10 4.17 4.22 4.30 4.36 4.45 4.54 4.64 4.75 4.84 4.96	72 73 74 75 76 77 78 79 80 81 82 83 84 85 and over	5.40 5.52 5.67 5.80 5.95 6.11 6.28 6.45 6.63 6.83 7.03 7.26 7.47 7.70 7.95 8.22 8.49 8.77 9.07	5.09 5.20 5.32 5.45 5.61 5.77 5.91 6.09 6.29 6.47 6.65 6.89 7.13 7.34 7.60 7.89 8.16 8.45 8.78

	LIFETIME ANNUITY ONLY										
Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female	Age Last Birthday of Payee	Male	Female
7 and under  8  9 10 11  12 13 14 15 16  17 18 19 20 21  22 23	\$2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.89 2.91 2.92 2.94 2.95 2.97 2.99 3.00 3.02 3.04	\$2.75 2.76 2.77 2.78 2.79 2.81 2.82 2.83 2.84 2.85 2.87 2.88 2.90 2.91 2.93	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	3.13 3.15 3.17 3.20 3.23 3.26 3.28 3.32 3.35 3.38 3.42 3.46 3.50 3.54 3.58	3.03 3.05 3.07 3.09 3.12 3.14 3.16 3.19 3.22 3.25 3.28 3.31 3.34 3.38 3.41	Fayee  47 48 49 50 51  52 53 54 55 56  57 58 59 60 61  62 63	3.89 3.95 4.01 4.08 4.15 4.22 4.30 4.38 4.46 4.55 4.65 4.75 4.86 4.98 5.10 5.23 5.37	3.67 3.72 3.77 3.83 3.89 3.95 4.01 4.08 4.15 4.23 4.31 4.40 4.49 4.59 4.69	77 78 79 80 81 82 83	6.04 6.24 6.44 6.67 6.90 7.16 7.43 7.72 8.02 8.35 8.70 9.08 9.48 9.91 10.36 10.86 11.38	5.48 5.64 5.82 6.01 6.21 6.44 6.68 6.94 7.22 7.52 7.85 8.21 8.60 9.02 9.47 9.97
24 25 26	3.06 3.08 3.10	2.98 2.99 3.01	44 45 46	3.73 3.78 3.83	3.53 3.57 3.62	64 65 66	5.52 5.68 5.86	5.04 5.18 5.32	84 85 and over	11.94 12.53	11.07 11.69



#### TERM LIFE INSURANCE POLICY

- Level Term Life Insurance Payable at the Death of the Insured
- Annually Renewable until the Policy Anniversary Following the Insured's 95th Birthday
- Convertible on or before the Latest Conversion Date shown on the Data Pages
- Policy Premiums Payable until the Expiration Date

- Nonparticipating No Dividends
- Policy Premiums Level for 30 Policy Years and Increase Annually Thereafter
- Policy premiums Guaranteed for all Policy Years
- Partial Return of Premium Benefit Paid upon Surrender of the Policy Before the 30<sup>th</sup> Policy Anniversary or Paid in Full if the Policy is in Force on the 30<sup>th</sup> Policy Anniversary

 SERFF Tracking Number:
 MUTM-125597849
 State:
 Arkansas

 Filing Company:
 United of Omaha Life Insurance Company
 State Tracking Number:
 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125597849 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

## **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Certification/Notice 04/07/2008

Comments: Attachments:

AR Certif of Compliance with Rule 19.pdf

AR Read Cert.pdf

**Review Status:** 

Satisfied -Name: Application 04/07/2008

**Comments:** 

The forms being filed are to be used with the attached application form B968LNA07A which was approved by your department on February 29, 2008.

Attachment:

Application B968LNA07A.pdf

**Review Status:** 

Satisfied -Name: Life & Annuity - Acturial Memo 04/07/2008

Comments: Attachments:

C087LNA08P - ActMemo - 15T15.pdf

C088LNA08P - ActMemo - 15T15 ROP.pdf

C089LNA08P - ActMemo - 20T5.pdf

C090LNA08P - ActMemo - 20T5 ROP.pdf

C091LNA08P - ActMemo - 20T20.pdf

C092LNA08P - ActMemo - 20T20 ROP.pdf

C093LNA08P - ActMemo - 30T5.pdf

C094LNA08P - ActMemo - 30T5 ROP.pdf

C095LNA08P - ActMemo - 30T30.pdf

C096LNA08p - ActMemo - 30T30 ROP.pdf

**Review Status:** 

Satisfied -Name: Fee Schedule Form 04/09/2008

 SERFF Tracking Number:
 MUTM-125597849
 State:
 Arkansas

 Filing Company:
 United of Omaha Life Insurance Company
 State Tracking Number:
 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

**Comments:** 

**Attachment:** 

AR Fee Schedule Cert .pdf

SERFF Tracking Number: MUTM-125597849 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38650

Company Tracking Number: JAKE CURTISS

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: Individual Term Life Insurance - C087LNA08P

Project Name/Number: Individual Term Life Insurance/C087LNA08P

**Review Status:** 

Satisfied -Name: Statement of Variability 04/09/2008

Comments: Attachment:

Statement of Variability for Data Pages.pdf

## **Certificate of Compliance with** Arkansas Rule and Regulation 19

Insurer: United of Omaha Life Insurance Company

 $Form\ Number(s):\ C087LNA08P,\ C088LNA08P,\ C089LNA08P,\ C090LNA08P,\ C091LNA08P,\ C092LNA08P,\ C093LNA08P,\ C094LNA08P,\ C095LNA08P,\ C096LNA08P$ 

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Daniel Hennelly
Signature of Company Officer
Daniel J. Kennelly
Name
Vice President & Chief Compliance Officer
Title
April 9, 2008
Date

#### **CERTIFICATION**

This is to certify that the attached form(s) has/have achieved the following Flesch Reading Ease Score(s) and complies/comply with the requirements of Ark. Stat. §§66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form</u>	<u>Description</u>	<u>Score</u>
	Daniel Ste	. 0
	Dinuel Oth	milly
Date:		<del></del>
	Daniel J. Kennelly	•
	Vice President & Chief Complia	ance Officer

Application for Term Life Express Insurance 15, 20, 30 Application for Term Life Complete Insurance 15, 30

## **UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY Mutual of Omaha Plaza, Omaha, NE 68175



Sec	ction A Proposed Insured Information	
Use	e Black or Blue Ink and All Capital Letters	
1.	Proposed Insured First Initial	
	Last	
2.	Social Security No. Age Male Female	
3.	Birth Date Height Weight Birth State	
4.	Driver's License No State of Issue	
5.	Legal Residence Address Street	
	City State ZIP	
6.	Mailing Address (if different than above)	
7.	Phone No. Alternate Phone No.	
8.	Best Time To Call: □ a.m. □ p.m. E-mail Address (Optional)	
9.	Occupation and Duties Name of Employer	
10.	Annual Income	
11.	Secondary Addressee Information (Optional): Please provide name and address. A copy of any notification of possible policy lapse will be sent to this person.	e
	Owner/Applicant Information (Complete only if Owner/Applicant is different from Proposed Insured)	)
1.	Owner's Name (if other than Proposed Insured)  First  Init	ial
	Last or Company Name	
2.	Tax ID No. or Social Security No.	
3.	Birth Date Male Female Relationship to Proposed Insured	
٦.	MM DD YY	
4.	Owner's Legal Address Street	
	City State ZIP	
5.	Phone No. E-mail Address (Optional)	
6.	Are you a citizen of the United States? (If "No," list details below.)	⊐ No
٠.	Documentation Date of Arrival in the United Sta	
	Permanent Resident Card (card No)  Visa (specify type)  / /	

1.	Other Proposed Insured First Initial	
2.	Social Security No.  Age Male Female	
3.	Birth Date MM DD YY Height Weight Birth State	
4.	Driver's License No State of Issue	
5.	Legal Residence Address Street	
	City State ZIP	
6.	Mailing Address (if different than above)	
7.	Relationship to Proposed Insured	_
8.	Phone No. Alternate Phone No.	
9.	Best Time To Call: a.m.	
10.	Occupation and Duties Name of Employer	
11.	Annual Income	
12.	Secondary Addressee Information (Optional): Please provide name and address. A copy of any notification of possible policy lapse will be sent to this person.	
O	wner/Applicant Information (Complete only if Owner/Applicant is different from Other Proposed Insured)	
1.	Owner's Name (if other than Other Proposed Insured)  First	itia
	Last or Company Name	
2.	Tax ID No. or Social Security No.	
3.	Birth Date Male Female Relationship to Other Proposed Insured	
4.	Owner's Legal Address Street	
	City State ZIP	
5.	Phone No. E-mail Address (Optional)	
6.	Are you a citizen of the United States? (If "No," list details below.)	o
_	Documentation Date of Arrival in the United States	
	Permanent Resident Card (card No) /isa (specify type) / /	

Other proposed insured Information (Complete only if proposed for insurance)

Section B

B968LNA07A Page 2 of 11 **TLX200** 

Se	ctic	on C Health Information (Complete for all applicants)				
pei	son	erson proposed for insurance answers "Yes" to questions 1 through 7 in this section, that is not eligible for Term Life Express coverage. However, that person may still qualify for the derwritten Term Life Complete plan.	Prop Inst	osed ured	Oth Prope Insu	
1.		ve any of the persons proposed for insurance ever been diagnosed as having Acquired Immune ficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV)	Yes	No	Yes	No
	Infe	ection (symptomatic or asymptomatic) or been treated for AIDS, ARC, or HIV by a physician or alth care provider?				
2.	Are	any of the persons proposed for insurance currently:				
	(a)	bedridden or confined to any hospital, nursing home, or other medical facility?				
	(b)	using any of the following: walker, wheelchair, electric scooter, oxygen or catheter?				
3.	bee	ve any of the persons proposed for insurance <b>ever</b> (a) received care or treatment for, or (b) en advised by a physician or health care provider to seek treatment for, or (c) consulted with a alth care provider regarding:				
	(a)	Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery, Angioplasty, Stent Placement, Valvular Heart Disease or Replacement, Cardiomyopathy, Congenital Heart Disease, Stroke, or Cerebral or Symptomatic Aneurysm?				
	(b)	Chronic Lung Disease (except mild Asthma), Chronic Bronchitis, Emphysema, Sarcoidosis or Cystic Fibrosis?				
	(c)	Bipolar Depression, Schizophrenia, Alzheimer's Disease, Dementia, Parkinson's Disease, Demyelinating Disease including Multiple Sclerosis; Huntington's Disease, Hydrocephalus, Quadriplegia, Paraplegia, Down's Syndrome or any other disease of the central nervous system?				
	(d)	Chronic Kidney Disease, end-stage Renal Disease with dialysis, or Liver Disease including Cirrhosis, Hepatitis B or Hepatitis C?				
	(e)	Diabetes with onset before age 50 or with vascular or renal complications?				
	<b>(f)</b>	Cancer, Leukemia, Melanoma or any other internal cancer (except basal cell skin cancer)?				
	(g)	Systemic Lupus or Scleroderma?				
4.	In t	the past 6 months, have any of the persons proposed for insurance:				
		required the assistance of another person, or a device of any kind for: bathing, dressing, eating, toileting, getting in and out of a chair or bed, or the management of bowel or bladder problems?				
		received, or been advised to have, any of the following: care in a nursing home, assisted living facility, or adult day care facility; or home health care services, or physical, occupational or speech therapy?				
	(c)	applied for, received, or are you currently receiving disability benefits from any insurance company, government, employer or other source other than for maternity, fractures, spinal or back disorders?				
5.		the past 12 months, have any of the persons proposed for insurance:				
		been advised by a physician to have a surgical operation, diagnostic testing, treatment, or other procedure which has not been done?				
		consulted a physician for chronic cough, unexplained weight loss, fatigue or unexplained gastrointestinal bleeding?				
6.	act	the next 2 years, will either person proposed for insurance engage in any hazardous sports or ivities such as motor sports racing, boat racing, parachuting, hang gliding, rock or mountain nbing, or skydiving?				
7.		the past 10 years, have any of the persons proposed for insurance:				
		used alcohol to a degree that required treatment or been advised to limit or discontinue its use by a physician or other health care provider?				
		or used prescription drugs other than as prescribed (including sedatives, tranquilizers, or narcotics) in any form?				
		been convicted of driving under the influence of drugs or alcohol, been convicted of reckless driving, or had four or more moving violations?				
		been convicted of a felony?				
	(e)	been hospitalized for high blood pressure or any mental or nervous disorder?		Ш		Ш

B968LNA07A Page 3 of 11 **TLX300-N** 

ethe persons propose	nerapy?	Form of Tobacco/Nicotine Replacement Therapy  I (if over age 60 or applying for a functions of the United States?	No. Per Day	Yes Date	osed ured No	Prop Inst Yes	ured
e the persons proposed for "No," complete Fore	nerapy?	Form of Tobacco/Nicotine Replacement Therapy  I (if over age 60 or applying for a fu	No. Per Day	Dat			N•
e the persons proposed for the persons proposed son Proposed	ed for insurance o	Form of Tobacco/Nicotine Replacement Therapy  [(if over age 60 or applying for a fu	lly underwritten produ	uct)]	te Stop	oped	
e the persons propos "No," complete Fore	ersonal physician	itizens of the United States?	lly underwritten produ	uct)]	Le Stop		
e the persons propos <b>'No," complete Fore</b> son Proposed	ed for insurance c	itizens of the United States?					
<b>'No," complete Fore</b> son Proposed	ed for insurance c ign National Ques	itizens of the United States?stionnaire and list details below.)		Yes			
<b>'No," complete Fore</b> son Proposed	ed for insurance c ign National Ques	itizens of the United States?stionnaire and list details below.)		Yes			
					No	Yes	N
		Documentation		1		rival ir State	
		esident Card (card No					
sed Insured		typeesident Card (card No.			/	/	
Proposed Insured					/		
n D	Comp	lete if applying for Term Life	Complete			04	
e any of the persons nswered "Yes," plea	proposed for ins	urance: l <b>ow.)</b>				Prop	ose
ever been declined by any insurance co	, postponed, limi	ted, denied reinstatement or asked	to pay extra premium	Yes	No	Yes	No
parachuting, hang g within the last three	gliding, rock or mo e years, or plan su	ountain climbing, skydiving, skin div ich activity in the next two years?	ing or scuba diving				
any intention of tra	veling or living ou	utside the USA or Canada in the nex	t two years?				
flown as a civilian p such activity in the	oilot, student pilo next 12 months?	t or crew member within the last thr					
within the last 5 ye convicted of driving suspended or revo	ears: (1) been cong g under the influe ked?	victed of two or more moving violati nce of alcohol or drugs, or (3) had a	driver's license				
within the last 10 y Narcotics Anonym	years, been or are	e currently a member of Alcoholics	Anonymous or				
se provide details to	any "Yes" answ	er in question.		,	,		
er	e any of the persons iswered "Yes," plead ever been declined by any insurance congaged in any haz parachuting, hang gwithin the last three (If "Yes," complete any intention of trace (If "Yes," complete flown as a civilian psuch activity in the (If "Yes," complete within the last 5 ye convicted of driving suspended or revowithin the last 10 years (Narcotics Anonymore)	Proposed Insured Visa (specify  Composed any of the persons proposed for insumered "Yes," please list details believer been declined, postponed, limit by any insurance company?	Complete if applying for Term Life e any of the persons proposed for insurance: nswered "Yes," please list details below.)  ever been declined, postponed, limited, denied reinstatement or asked by any insurance company?	cany of the persons proposed for insurance: Inswered "Yes," please list details below.)  ever been declined, postponed, limited, denied reinstatement or asked to pay extra premium by any insurance company?	Proposed Insured	Complete if applying for Term Life Complete  any of the persons proposed for insurance: swered "Yes," please list details below.)  ever been declined, postponed, limited, denied reinstatement or asked to pay extra premium by any insurance company?	Complete if applying for Term Life Complete  any of the persons proposed for insurance: Inswered "Yes," please list details below.)  ever been declined, postponed, limited, denied reinstatement or asked to pay extra premium by any insurance company?

B968LNA07A Page 4 of 11 **TLX400-N** 

Section	on D		C	omplete	if applyin	g fo	r Term	Life Com	plete – cor	itinued				
												osed ured	Prop	her osed ured
2. In t	he past	10 ye	ears, have	any of the	persons pro	pose	ed for ins	urance (If '	"Yes," list de	tails below):	Yes	No	Yes	No
(a)									or care not					
(b)	had or	recei	ved treatm	ent for any	unexplaine	d fev	ver, weigl	ht loss, fat	igue or chron	ic cough?				
(c)	had an	y X-ra	ays, electro	cardiograr	ns, blood or	othe	er studies	s, except fo	or an HIV test	?				
(d)					_	•		•	otherwise no					
(e)									depression, b					
(f)	had an	y dis	ease or dis	order of vi	sion or hear	ing?	•••••							
(g)									or other glan					
Per	rson	М	edical Imn	airment In	jury, Illness	or	Month			Name	Addr	ess 7	IP and	 
Propo	sed for rance		Results of 1	Testing or E	xaminations ed, state typ	S	and Year	Duration	Degree of Recovery	Telephone		Hosp	ital, a	
									been prescrik regularly use		Yes	No	Yes	No
ove	er-the-co	unter	medicatio											
Pers	son Prop	osed		Medication	Name		Date		ing Physiciar				Dosag	
10	rinsurar	ice	(Сору	/ ITOTTI PITATI	macy Label)	(las	st taken)	(	if any)	Reas	011		Freque	ency
4. Family History – Please list details below for both Proposed Insured a						sured and	Other Propo	sad Insurad (	if ann	licabl	a)			
Age if Living														
Other Other								5,		, , , , , , , , , , , , , , , , , , , ,	350 01	Death	•	
Proposed Proposed Proposed									O.I. D					
Father	Insu	red	Insured	Insured	Insured	ed Proposed Insured Other F				Proposed Insured				
Mother	,													
Sibling														-

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Sibling 2

Se	ction	E	Personal Fin	ances (Co	omplete if ap	plying fo	r Term Life (	Complete)				
			e of this insurance?	? (i.e., Inco	me Replacem	ent, Mortg	age Protectio	n, Key Person,	Buy-So	ell):		
	(a) If a	applying for \$	5500,000 or more,	complete P	ersonal Finan	ces for eac	h person proj	oosed for insu	ance.			
	Per	rson Propose or Insurance			tal Liabilities		t Worth	Earned Incom		Unea Inco		_
									+			
2.			oposed for insuranc		•	•				Ц Үе	es L	_ No
	ır "Yes	s," please pro	ovide details:									
Se	ction	F	Complet	e if Appl	ying for the	Disabili	ty Income I	Rider				
					ability Wai		•					
			for insurance ansv or either Rider.	vers "Yes"	to any of the	questions	1 through 3 b	elow, that	Prop		Oth Propo	
1.			<b>s,</b> have any of the post of t					l care or	Yes	No		No
			Chronic Fatigue Syn					tis or other				
			Bowel Disease inclu sue Disorder?									
	ba or	ack strain; he congenital d	order of the spinal or rniated disc syndro isorders of the spir	me, surger nal column	y of the spine and back?	or back, a	cute and chr	onic sciatica,				
_		•	Nervous System Dis	· · · · · · · · · · · · · · · · · · ·			*		$\sqcup$	Ш	<u>Ш</u>	_⊔
2.	medic	ation(s) (e.g.	<b>ths,</b> have any of the , Darvon/propoxypl the control of chro	hene, narco	otic or codeine	e derivative	e) for three co	nsecutive				
3.	Are yo	u currently e	ngaged in your occu	upation les	s than 30 hou	rs per wee	k?					
4.	What i	s the monthl	y amount of any otl	her disabili	ty insurance y	ou have in	force?		\$		\$	
Se	ction	G	Oth	ner Cover	age and Re	placeme	nt Informa	tion				
1.			ered a cash advanc						۶	Υe	s N	۷o
2.	portio	n of the deat	o enter into a finan h benefit beyond tl ns 1 or 2, provide i	he repayme	ent of principa					Ye	ıs N	۷o
3.	termir that a	nated in the l re now pendi	nsurance policies a ast 13 months, are ing. (This includes a ipt or within an un	now in forcany life insu	ce (including a urance policie	iny that ha s and/or a	ve been assign nnuity contra	gned or sold), e cts under a bir	or nding	No	one	
4.	Have annui	any of the Pro ty contracts r ntinued beca	oposed Insureds have the converted use of this applicat n 4, complete the a	ad, or do th , reduced, ion?	ey intend to h reissued, solo	ave, any li I, subjecte	fe insurance d to borrowin	policies and/o g, or otherwise	r e		es N	No
	The P	roducer shall	comply with any a	dditional s	tate and/or Co	mpany rep	placement re	quirements.				
Cor	npany	Proposed Insured	Policy or Contract No.	Face Amount	Pending?	ADB Amount	1035 Exchange?	To Be Replaced or Converted?		gned o		ate old
	, ,				☐ Yes ☐ No			☐Yes ☐ No	-		+	
					☐ Yes ☐ No		☐ Yes ☐ No	☐Yes ☐ No	☐ Ye:	s 🗆 N	0	
					☐ Yes ☐ No			☐Yes ☐ No			+-	
					☐ Yes ☐ No			☐Yes ☐ No			+-	

Section H	Ве	neficiary Information		
		Proposed Insured		
	Name	Relationship	% Share	Social Security No.
Primary Beneficiary				
Primary Beneficiary				
Contingent Beneficiary				
Contingent Beneficiary				
	Other Propose	d Insured (if applying for coverag	ge)	
	Name	Relationship	% Share	Social Security No.
Primary Beneficiary				
Primary Beneficiary				
Contingent Beneficiary				
Contingent Beneficiary				
Section I	۸۵	ditional Comments		
Section 1	Au	artional comments		

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Section J Plan Info	Section J Plan Information						
Proposed Insured	Other Proposed Insured						
Amount of Life Insurance Applied For:	Amount of Life Insurance Applied For:						
\$	\$						
<b>Tobacco Status:</b> Tobacco Non-Tobacco Risk/Rate Class Applied For:	<b>Tobacco Status:</b> Tobacco Non-Tobacco Risk/Rate Class Applied For:						
Best Available (Risk Class Proposed)	Best Available (Risk Class Proposed)						
Application For:	Application For:						
[ [Term Life Express]	[ [Term Life Express]						
[ ] [30 - Year Level Term Life with 5 - Year Guarantee]	[ ] [30 - Year Level Term Life with 5 - Year Guarantee]						
[ ] [30- Year Level Term Life with 30 - Year Guarantee]	[ ] [30- Year Level Term Life with 30 - Year Guarantee]						
[ ] [20- Year Level Term Life with 5 - Year Guarantee]	[ ] [20- Year Level Term Life with 5 - Year Guarantee]						
[ ] [20- Year Level Term Life with 20 - Year Guarantee]	[ ] [20- Year Level Term Life with 20 - Year Guarantee]						
[] [15- Year Level Term Life with 15 - Year Guarantee]	[ ] [15- Year Level Term Life with 15 - Year Guarantee]						
Additional Policy Options:	Additional Policy Options:						
[ ] [Return of Premium]	[ ] [Return of Premium]						
[ ] [Installment Death Benefit (Not Available with the Term Life Express 15 - Year Level Term)]	[ ] [Installment Death Benefit (Not Available with the Term Life Express 15 - Year Level Term)]						
[ ] [Term Life Complete ]	[ ] [Term Life Complete ]						
[ ] [30 - Year Level Term Life with 5 - Year Guarantee]	[ ] [30 - Year Level Term Life with 5 - Year Guarantee]						
[ ] [30- Year Level Term Life with 30 - Year Guarantee]	[ ] [30- Year Level Term Life with 30 - Year Guarantee]						
[ ] [20- Year Level Term Life with 5 - Year Guarantee]	[ ] [20- Year Level Term Life with 5 - Year Guarantee]						
[ ] [20- Year Level Term Life with 20 - Year Guarantee]	[ ] [20- Year Level Term Life with 20 - Year Guarantee]						
[] [15- Year Level Term Life with 5 - Year Guarantee]	[ ] [15- Year Level Term Life with 5 - Year Guarantee]						
Additional Policy Options:	Additional Policy Options:						
[] [Return of Premium]	[ ] [Return of Premium]						
Optional Riders:	Optional Riders:						
[ ] [Disability Waiver of Premium Rider (Complete Section [F])]	[ ] [Disability Waiver of Premium Rider (Complete Section [F])]						
[ ] [Accidental Death Benefit Rider]	[ ] [Accidental Death Benefit Rider]						
[Rider Amount \$ ]	[Rider Amount \$ ]						
[ ] [Total Disability Income Rider (Complete Section [F])]	[ Total Disability Income Rider (Complete Section [F])]						
[Benefit Period (select one): 18 months 30 months]	[Benefit Period (select one): 18 months 30 months]						
[Monthly Benefit \$	[Monthly Benefit \$						
[ ] [Dependent Children's Rider]							
[Benefit Amount – Per dependent child. (Select one): \$5,000 \$10,000]							

## Section K Dependent Children's Rider (Complete only if Children are proposed for insurance)

The beneficiary for the Dependent Children's Rider will be the Proposed Insured or as otherwise set forth in the rider. If more space is needed to provide Dependent Children information, attach separate sheet if necessary.

	Dependent Children Underwriting Information								
Within the past three years have any Dependent Children received medical care for heart or circulatory disease, juvenile diabetes, any form of cancer, birth defect, mental abnormality, or any other disease of the central nervous system?Yes No									
Naı	Name of child that received medical care								
Thi	s child is not eligible	for cove	age and should	not be named be	pelow.				
1.	Child #1			Initial					
	Last								
	Age	Male	Female	Birth Date	MM DD YY				
	Social Security No.				Relationship to Proposed Insured				
2.	Child #2				Initial				
	Last								
	Age	Male	Female	Birth Date	MM DD YY				
	Social Security No.				Relationship to Proposed Insured				
3.	Child #3 First				Initial				
	Last								
	Age	Male	Female	Birth Date	MM DD YY				
	Social Security No.				Relationship to Proposed Insured				
4.	Child #4				Initial				
	Last								
	Age	Male	Female	Birth Date	MM DD YY				
	Social Security No.	ial Security No. Relationship to Proposed Insured							
Sec	ction L		Pren	nium and Bill	lling Information				
Proposed Insured					Other Proposed Insured				
1.	Amount collected	\$			1. Amount collected \$ .				
2.	Modal Premium	\$			<b>2.</b> Modal Premium \$				
3.	Mode of Payment:		Annual	Semiannual	Quarterly Monthly Bank Service Plan				

#### **Section M**

## Please Read, Sign and Submit with Application

#### AUTHORIZATION TO RECEIVE INFORMATION FROM AND DISCLOSE INFORMATION TO THE MIB GROUP, INC. ("MIB"):

**The MIB Group, Inc. ("MIB")** is a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members.

"Personal Information" means information about me, including health information such as medical history, mental and physical condition, prescription drug records, drug or alcohol use and other information such as finances, occupation, general reputation and insurance claim information.

To the MIB: I authorize you to disclose Personal Information about me to United of Omaha Life Insurance Company, its representatives and its reinsurers. You are not authorized to disclose Personal Information about me to a consumer reporting agency. The Personal Information received will assist in verifying the accuracy of the information I have provided in my application(s) for insurance.

I also authorize United of Omaha Life Insurance Company and its reinsurers to disclose Personal Information about me to the MIB. I understand that the Personal Information received by the MIB may be disclosed, upon request, to another member company with whom I apply for life or health insurance or to whom I submit a claim for benefits.

Unless revoked earlier, this authorization will remain in force for 24 months from the date below. A copy of this authorization is as effective as the original.

#### **AGREEMENT:**

Each of the undersigned, including the Producer(s), certify that we have read the completed application. I, the undersigned, understand and agree that:

- 1. All answers in this application are true and complete and will be relied on by United of Omaha to determine insurability. Any incorrect or misleading answers may void this application and any issued policy effective the issue date.
- 2. If mode of payment is Bank Service Plan, by signing this Life Insurance application, I/We authorize premiums due to be automatically paid to United of Omaha, by electronic fund transfer. I/We understand and agree that these authorized withdrawals for premium payments will continue until this authorization is cancelled in writing.
- 3. In order for United of Omaha to issue a policy as a result of this application: (1) all persons proposed for insurance must complete all required examinations and tests (medical, paramedical, laboratory), (2) United of Omaha must receive the reports from all required examinations and tests, and any other information (such as an Attending Physician's Statement) that it requires and, (3) the application must be approved for issue by United of Omaha's Underwriting Department. If (1), (2) or (3) is not met, no policy will be issued and no coverage will be provided except by a Conditional Receipt, if provided.
- 4. If the first full initial premium is paid on the date of the completed application and I am eligible for the insurance policy applied for in accordance with the underwriting standards of United of Omaha on the date the application is approved by United of Omaha's Underwriting Department, the issue date of the policy will be the date shown in the policy. The coverage under the policy will be effective on the issue date.
- 5. If (1) the full initial premium (a) is not collected at the time this application is completed, or (b) will be paid by electronic funds transfer from my designated bank account after this application is approved for issue, or (2) the issued policy is different than the policy applied for, then coverage under the issued policy will become effective only if and when: (a) the full initial premium is paid or, if paid by electronic funds transfer, the full initial premium is received by United of Omaha, (b) there has been no change in either the health or habits of any person proposed for insurance between the date the application is approved for issue and the date the policy is delivered, and (c) the policy is delivered and all delivery requirements (including the execution and delivery of a good health statement and delivery receipt by the insured(s) and policyowner(s), if required) are completed and accepted during the lifetime of the proposed insured(s). The full initial premium will provide coverage from the date coverage is effective until the date the next premium is due under the policy. The issue date of the policy will be the date shown in the policy, even though coverage may not become effective until a later date.
- 6. The person proposed for insurance, or the Applicant if applicable, will immediately notify United of Omaha of any change in that person's health or habits that will change any statement or answer to any question in the application. If the person proposed for insurance is not eligible for the insurance applied for, I agree that no policy of any kind will be in effect except for coverage provided under the terms of the Conditional Receipt, if issued.
- 7. If, prior to policy delivery, any person proposed for insurance dies, or there has been a change in the health or habits of the person(s) proposed for insurance, the producer cannot deliver the policy and must return it to United of Omaha's home office.
- **8.** In no event will benefits be paid for the same loss under both a Conditional Receipt and any policy issued from this application.

-continued on next page -

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## **Section M**

## Please Read, Sign and Submit with Application

- **9.** I have received the MIB Group, Inc. Pre-Notice, the Notice of Information Practices, and a Life Insurance Buyer's Guide before completing this application.
- 10. If the Applicant is other than the person proposed for insurance, the Applicant will own the policy.
- 11. No Producer can: (a) waive or change any Receipt or policy provision; or (b) agree to issue a policy.
- **12. Fraud Warning:** Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

#### **SIGNATURE(S):**

I have read and understand the Authorization to Receive Information From and Disclose Information to the MIB Group, Inc. ("MIB"), the Agreement Section and the Conditional Receipt provided, and I approve all my answers as recorded in this application.

Si	igned at:		State	Date MM	DD	YY	
Si	gnature of Proposed Insured		Signature of Apthe Owner is a	oplicant/Owner corporation, tru	/Trustee (if o	ther than Prentity, inclu	roposed Insured <b>or</b> if de title of signee(s))
Si	gnature of Other Proposed Insured (if applicable	2)	Signature of Ap Insured <b>or</b> if th of signee(s))	oplicant/Owner e Owner is a co	/Trustee (if or prporation, tru	ther than Oust, or othe	ther Proposed r entity, include title
Si;	gnature of Payor as shown on bank account (if F Id payor is other than Proposed Insured or Othe	Payment mode is BSP r Proposed Insured)					
PR	ODUCER STATEMENT:						
1. In addition to the above Agreement, has any person proposed for insurance informed you, the Producer(s), that he/she has one or more existing life insurance policies and/or annuity contracts in force?						☐ Yes ☐ No	
2.	Do you, the Producer(s), know or hav	` '					
	or will replace, any existing life insurance policies or annuity contracts?						☐ Yes ☐ No
	<b>If "Yes,"</b> the Producer shall compl completing the applicable state re the application.	y with all state and/or	Company replace	ment require	ments, inc	luding	
3.	Did you, the Producer(s), give each p	erson proposed for in	surance the MIB (	Group, Inc. F	Pre-Notice,	the	
	Notice of Information Practices and t	•			••••••		☐ Yes ☐ No
4.	In the presence of each person proportion exactly as written and recorded the a lf "No," explain.	nswers completely an	d accurately?	•••••			☐ Yes ☐ No
Si	gnature of Producer #1		Producer No.		Date		
Si	gnature of Producer #2		Producer No.		Date		
Pr	int or Stamp Producer #1 Name	Print or Stamp Producer	#2 Name	Agency	Name		

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# UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C087LNA08P

# 15 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT FULL GUARANTEE

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## **Product Description**

#### **Premiums**

Premiums are guaranteed in all policy years. Premiums are level for the first 15 policy years and are increasing thereafter. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-65.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

#### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve and 2) the unitary reserve.

## Segmented Reserves

The initial segment is 15 years. Premiums are set to create one year segments for policy years 16 to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

#### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}V_{35}$  = End of policy year three reserve = maximum of 1) segmented and 2) unitary

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{11} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{11} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{43,410,432}{2,191,389} - \binom{40,097,779}{2,191,389} \right) = 151.1668$$

where:

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{13} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{13} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{48,911,216}{2,375,929} \right) \div \left( \frac{25,333,522}{2,375,929} \right) \right) = 1.9307$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} \middle/ D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} \middle/ D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) - \left( \frac{502,588,220}{2,191,389} \right) \right) = -215.7628$$

where

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{506,077,758}{2,473,737} \right) \div \left( \frac{1,358,297,951}{2,473,737} \right) \right) \times 1.34 = 0.4993$$

## Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, no cash values are required.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}\text{CV}_{35}\text{=}$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{59} C_{38+t} - r_{35} \times \sum_{t=0}^{59} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624 - 0.3858 \times 1,418,667,251\right) \times \frac{1}{2,191,389} = -2,696.74$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{22.1223 \times 2,473,737 + 496,218,264}{1,428,223,513} = 0.3858$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 9.6979 + 0.01 \times 1000 = 22.1223$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264}{51,167,843} \right] = 9.6979$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

Robert & Hopf

Robert E. Hupf, FSA MAAA Product Performance Director

March 21, 2008

# Exhibits

# Exhibit 1 Description of Preliminary "X" Factors

## **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

# UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C088LNA08P

15 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT PARTIAL RETURN OF PREMIUM FULL GUARANTEE

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## **Product Description**

#### Premiums

Premiums are guaranteed in all policy years. Premiums are level for the first 15 policy years and are increasing thereafter. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-60 for nontobacco risks and from 18-45 for tobacco risks.

#### **Benefits**

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

#### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve, 2) the unitary reserve, and 3) the unusual pattern of guaranteed cash surrender value reserve.

#### Segmented Reserves

The initial segment is 15 years. Premiums are set to create one year segments for policy years 16 to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

#### Unusual Pattern of Guaranteed Cash Surrender Value Reserve

In a year where the cash surrender value is considered to have an unusual pattern of guaranteed cash surrender value, a reserve is determined that treats the cash surrender value in that year as an endowment.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

#### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_3V_{35}$  = End of policy year three reserve = maximum of 1) segmented, 2) unitary, and 3) unusual pattern of guaranteed cash value reserves

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{11} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{50} \times D_{50} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{11} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( 43410432 / D_{38} \right) + \left( 106406825 / D_{38} \right) - \left( 127330887 / D_{38} \right) \right)$$

$$100 \times \left( \binom{43,410,432}{2,191,389} + \binom{106,406,825}{2,191,389} - \binom{127,330,887}{2,191,389} \right) = 1,026.1241$$

where:

 $GCV_{50}$  = Guaranteed Cash Value at attained age 50

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{13} \overline{C}_{36+j} \middle/ D_{36} + GCV_{50} \times \overline{D}_{50} \middle/ D_{36} \right) \div \left( \sum_{j=0}^{13} \overline{D}_{36+j} \middle/ D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{48,911,216}{2,375,929} + \frac{106,406,825}{2,375,929} \right) \div \left( \frac{25,333,522}{2,375,929} \right) \right) = 6.1309$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{50} \times \overline{D}_{50} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) + \left( \frac{106,406,825}{2,191,389} \right) - \left( \frac{599,596,154}{2,191,389} \right) \right) = 213.1383$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

 $GCV_{50}$  = Guaranteed Cash Value at attained age 50

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} \middle/ D_{35} + GCV_{50} \times \overline{D}_{50} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{503,360,802}{2,473,737} + \frac{106,406,825}{2,473,737} \right) \div \left( \frac{1,455,876,532}{2,473,737} \right) \right) \times 5.32 = 2.2282$$

Unusual Pattern of Guaranteed Cash Value Reserve :
 An unusual pattern of cash values occurs at the end of policy year 11.

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{7} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{46} \times D_{46} / D_{38} \right) - \left( \sum_{t=0}^{7} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{26,383,351}{2,191,389} + \binom{40,834,847}{2,191,389} - \binom{51,411,965}{2,191,389} \right) = 721.2883$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

 $GCV_{46}$  = Guaranteed Cash Value at attained age 46

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{10} \overline{C}_{35+j} \middle/ D_{35} + GCV_{46} \times \mathcal{D}_{46} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{10} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For 
$$t=3$$
.

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{34,601,091}{2,473,737} + \frac{40,834,847}{2,473,737} \right) \div \left( \frac{116,757,824}{2,473,737} \right) \right) \times 5.32 = 3.4372$$

### Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, all cash values held meet or exceed the minimum standard.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}\text{CV}_{35}\text{=}$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} + GCV_{50} \times D_{50} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624+106,406,825-0.4308\times 1,503,046,152\right) \times \frac{1}{2,191,389} = -2,412.63$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{50} \times D_{50}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{24.7218 \times 2,473,737 + 496,218,264 + 106,406,825}{1,540,985,943} = 0.4308$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 11.7774 + 0.01 \times 1000 = 24.7218$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{50} \times D_{50}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264 + 106,406,825}{51,167,843} \right] = 11.7774$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

#### Return of Premium Benefit

A return of premium benefit is available based on the sum of all premiums paid (including riders) times the return of premium percentage. There is a partial return of premium benefit paid upon surrender of the policy before the 15<sup>th</sup> policy anniversary. If the policy is in force on the 15<sup>th</sup> policy anniversary, a full return of premium is paid. The return of premium benefit will not be available after the 15<sup>th</sup> policy year. Return of premium percentages and nonforfeiture factors were calculated for each combination of: (1) gender; (2) issue age; (3) risk class; and (4) face amount band to ensure compliance with the Standard Nonforfeiture Law. The return of premium percentages for Standard risks with face amounts between \$100,000 and \$249,999 are shown in Exhibit 2.

## Reduced Paid-up Benefit

A reduced paid-up benefit is calculated assuming 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate mortality and 4.00% interest. The reduced paid-up benefit equals  $CV_{x+t}/A_{x+t}$  where  $CV_{x+t}$  equals the return of premium benefit at attained age x+t.

Robert E. Hupf, FSA MAAA Product Performance Director

Robert & App

March 21, 2008

# Exhibits

Description of Preliminary "X" Factors Return of Premium Percentages Exhibit 1

Exhibit 2

# **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 15T15 ROP Male Standard Nontobacco, Band 1

	Age at Issue																					
<u>Duration</u>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
7	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000
8	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
9	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
10	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
11	0.4362	0.4365	0.4369	0.4377	0.4382	0.4385	0.4393	0.4397	0.4403	0.4405	0.4407	0.4414	0.4419	0.4425	0.4431	0.4432	0.4428	0.4421	0.4412	0.4411	0.4421	0.4432
12	0.5995	0.6001	0.6008	0.6017	0.6022	0.6030	0.6039	0.6047	0.6052	0.6055	0.6061	0.6070	0.6077	0.6086	0.6092	0.6092	0.6084	0.6071	0.6062	0.6068	0.6083	0.6098
13	0.7455	0.7462	0.7469	0.7475	0.7482	0.7489	0.7498	0.7505	0.7508	0.7512	0.7519	0.7527	0.7534	0.7541	0.7546	0.7543	0.7531	0.7521	0.7519	0.7528	0.7543	0.7555
14	0.8781	0.8786	0.8789	0.8794	0.8798	0.8802	0.8809	0.8811	0.8814	0.8818	0.8822	0.8828	0.8831	0.8835	0.8837	0.8832	0.8824	0.8821	0.8823	0.8830	0.8838	0.8846
15 16+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Age at Issue																					
Duration	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
1			42	43	44	45 -	46	47 -	48	49 -	50	51 -	52 -	53	54	55 -	56 -	57 -	58 -	59 -	60	
Duration 1 2			42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
1			42 - -	43 - -	44 - -	45 - - -	46 - -	47 - -	48 - - -	49 - -	50 - -	51 - -	52 - -	53 - - -	54 - - -	55 - -	56 - -	57 - -	58 - -	59 - - -	60 - -	
1		41 - - - -	42 - - - -	43 - - -	44 - - - -	45 - - - -	46 - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - -	54 - - - -	55 - - - -	56 - - - -	57 - - -	58 - - - -	59 - - - -	60 - - - -	
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1	40 - - - - - 0.0500	41 - - - - - 0.0500	- - - - - 0.0500	- - - - - 0.0500	- - - - - 0.0500	- - - - - 0.0500	- - - - - 0.0500	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300							
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1 2 3 4 5 6 7 8 9	40 - - - 0.0500 0.1000 0.1500 0.2000 0.2500	41 - - - 0.0500 0.1000 0.1500 0.2000 0.2500	- - - 0.0500 0.1000 0.1500 0.2000 0.2500	- - - 0.0500 0.1000 0.1500 0.2000 0.2500	0.0500 0.1000 0.1500 0.2000 0.2500	0.0500 0.1000 0.1500 0.2000 0.2500	0.0500 0.1000 0.1500 0.2000 0.2500	0.0300 0.1000 0.1700 0.2100 0.2500	0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	- - - 0.0300 0.1000 0.1700 0.2100 0.2500	
1 2 3 4 5 6 7 8 9 10	40 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4441	41 - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4450	- - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4456	- - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4460	- - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4454	0.0500 0.1000 0.1500 0.2000 0.2500 0.4446	0.0500 0.1000 0.1500 0.2000 0.2500 0.4438	0.0300 0.1000 0.1700 0.2100 0.2500 0.4437	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4442	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4447	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4448	0.0300 0.1000 0.1700 0.2100 0.2500 0.4443	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4431	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4418	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4404	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4390	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4382	0.0300 0.1000 0.1700 0.2100 0.2500 0.4376	0.0300 0.1000 0.1700 0.2100 0.2500 0.4374	- - - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4371	0.0300 0.1000 0.1700 0.2100 0.2500 0.4366	
1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0500 0.1000 0.1500 0.2500 0.2500 0.4441 0.6110	41 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4450 0.6123	- - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4456 0.6132	- - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4460 0.6132	0.0500 0.1000 0.1500 0.2000 0.2500 0.4454 0.6121	0.0500 0.1000 0.1500 0.2000 0.2500 0.4446 0.6108	0.0500 0.1000 0.1500 0.2000 0.2500 0.4438 0.6100	0.0300 0.1000 0.1700 0.2100 0.2500 0.4437 0.6104	0.0300 0.1000 0.1700 0.2100 0.2500 0.4442 0.6112	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4447 0.6117	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4448 0.6115	0.0300 0.1000 0.1700 0.2100 0.2500 0.4443 0.6105	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4431 0.6087	0.0300 0.1000 0.1700 0.2100 0.2500 0.4418 0.6067	0.0300 0.1000 0.1700 0.2100 0.2500 0.4404 0.6047	0.0300 0.1000 0.1700 0.2100 0.2500 0.4390 0.6029	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4382 0.6018	0.0300 0.1000 0.1700 0.2100 0.2500 0.4376 0.6011	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4374 0.6008	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4371 0.6003	0.0300 0.1000 0.1700 0.2100 0.2500 0.4366 0.5991	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4441 0.6110 0.7567	41 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4450 0.6123 0.7580	0.0500 0.1000 0.1500 0.2000 0.2500 0.4456 0.6132 0.7585	0.0500 0.1000 0.1500 0.2000 0.2500 0.4460 0.6132 0.7581	0.0500 0.1000 0.1500 0.2000 0.2500 0.4454 0.6121 0.7568	0.0500 0.1000 0.1500 0.2000 0.2500 0.4446 0.6108 0.7558	0.0500 0.1000 0.1500 0.2000 0.2500 0.4438 0.6100 0.7555	0.0300 0.1000 0.1700 0.2100 0.2500 0.4437 0.6104 0.7561	0.0300 0.1000 0.1700 0.2100 0.2500 0.4442 0.6112 0.7568	0.0300 0.1000 0.1700 0.2100 0.2500 0.4447 0.6117 0.7571	0.0300 0.1000 0.1700 0.2100 0.2500 0.4448 0.6115 0.7566	0.0300 0.1000 0.1700 0.2100 0.2500 0.4443 0.6105 0.7553	0.0300 0.1000 0.1700 0.2100 0.2500 0.4431 0.6087 0.7535	0.0300 0.1000 0.1700 0.2100 0.2500 0.4418 0.6067 0.7515	0.0300 0.1000 0.1700 0.2100 0.2500 0.404 0.6047 0.7497	0.0300 0.1000 0.1700 0.2100 0.2500 0.4390 0.6029 0.7480	0.0300 0.1000 0.1700 0.2100 0.2500 0.4382 0.6018 0.7471	0.0300 0.1000 0.1700 0.2100 0.2500 0.4376 0.6011 0.7466	0.0300 0.1000 0.1700 0.2100 0.2500 0.4374 0.6008 0.7463	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4371 0.6003 0.7456	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4366 0.5991 0.7455	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4441 0.6110 0.7567 0.8855	41 - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4450 0.6123 0.7580 0.8861	0.0500 0.1000 0.1500 0.2000 0.2500 0.4456 0.6132 0.7585 0.8862	0.0500 0.1000 0.1500 0.2000 0.2500 0.4460 0.6132 0.7581 0.8857	0.0500 0.1000 0.1500 0.2000 0.2500 0.4454 0.6121 0.7568 0.8849	0.0500 0.1000 0.1500 0.2000 0.2500 0.4446 0.6108 0.7558 0.8845	0.0500 0.1000 0.1500 0.2000 0.2500 0.4438 0.6100 0.7555	0.0300 0.1000 0.1700 0.2100 0.2500 0.4437 0.6104 0.7561 0.8850	0.0300 0.1000 0.1700 0.2100 0.2500 0.4442 0.6112 0.7568 0.8854	0.0300 0.1000 0.1700 0.2100 0.2500 0.4447 0.6117 0.7571 0.8854	0.0300 0.1000 0.1700 0.2100 0.2500 0.4448 0.6115 0.7566 0.8848	0.0300 0.1000 0.1700 0.2100 0.2500 0.4443 0.6105 0.7553 0.8839	0.0300 0.1000 0.1700 0.2100 0.2500 0.4431 0.6087 0.7535 0.8826	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4418 0.6067 0.7515 0.8814	0.0300 0.1000 0.1700 0.2100 0.2500 0.4404 0.6047 0.7497 0.8802	0.0300 0.1000 0.1700 0.2100 0.2500 0.4390 0.6029 0.7480 0.8793	0.0300 0.1000 0.1700 0.2100 0.2500 0.4382 0.6018 0.7471 0.8788	0.0300 0.1000 0.1700 0.2100 0.2500 0.4376 0.6011 0.7466 0.8785	0.0300 0.1000 0.1700 0.2100 0.2500 0.4374 0.6008 0.7463 0.8782	0.0300 0.1000 0.1700 0.2100 0.2500 0.4371 0.6003 0.7456 0.8774	0.0300 0.1000 0.1700 0.2100 0.2500 0.4366 0.5991 0.7455 0.8762	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4441 0.6110 0.7567	41 - - - 0.0500 0.1000 0.1500 0.2000 0.2500 0.4450 0.6123 0.7580	0.0500 0.1000 0.1500 0.2000 0.2500 0.4456 0.6132 0.7585	0.0500 0.1000 0.1500 0.2000 0.2500 0.4460 0.6132 0.7581	0.0500 0.1000 0.1500 0.2000 0.2500 0.4454 0.6121 0.7568	0.0500 0.1000 0.1500 0.2000 0.2500 0.4446 0.6108 0.7558	0.0500 0.1000 0.1500 0.2000 0.2500 0.4438 0.6100 0.7555	0.0300 0.1000 0.1700 0.2100 0.2500 0.4437 0.6104 0.7561	0.0300 0.1000 0.1700 0.2100 0.2500 0.4442 0.6112 0.7568	0.0300 0.1000 0.1700 0.2100 0.2500 0.4447 0.6117 0.7571	0.0300 0.1000 0.1700 0.2100 0.2500 0.4448 0.6115 0.7566	0.0300 0.1000 0.1700 0.2100 0.2500 0.4443 0.6105 0.7553	0.0300 0.1000 0.1700 0.2100 0.2500 0.4431 0.6087 0.7535	0.0300 0.1000 0.1700 0.2100 0.2500 0.4418 0.6067 0.7515	0.0300 0.1000 0.1700 0.2100 0.2500 0.404 0.6047 0.7497	0.0300 0.1000 0.1700 0.2100 0.2500 0.4390 0.6029 0.7480	0.0300 0.1000 0.1700 0.2100 0.2500 0.4382 0.6018 0.7471	0.0300 0.1000 0.1700 0.2100 0.2500 0.4376 0.6011 0.7466	0.0300 0.1000 0.1700 0.2100 0.2500 0.4374 0.6008 0.7463	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4371 0.6003 0.7456	- - 0.0300 0.1000 0.1700 0.2100 0.2500 0.4366 0.5991 0.7455	

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 15T15 ROP Male Standard Tobacco, Band 1

	Age at Issue																					
<b>Duration</b>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
7	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000
8	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
9	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
10	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
11	0.4363	0.4366	0.4372	0.4377	0.4383	0.4387	0.4393	0.4401	0.4404	0.4408	0.4413	0.4420	0.4426	0.4430	0.4433	0.4430	0.4420	0.4410	0.4398	0.4395	0.4402	0.4409
12	0.5996	0.6002	0.6010	0.6018	0.6024	0.6031	0.6041	0.6050	0.6055	0.6061	0.6069	0.6079	0.6087	0.6093	0.6094	0.6086	0.6071	0.6055	0.6042	0.6045	0.6055	0.6064
13	0.7456	0.7463	0.7471	0.7476	0.7482	0.7490	0.7499	0.7507	0.7512	0.7519	0.7527	0.7536	0.7543	0.7547	0.7545	0.7536	0.7519	0.7504	0.7499	0.7505	0.7514	0.7522
14	0.8782	0.8786	0.8791	0.8794	0.8799	0.8803	0.8809	0.8814	0.8817	0.8822	0.8827	0.8833	0.8837	0.8838	0.8835	0.8827	0.8815	0.8810	0.8809	0.8814	0.8819	0.8824
15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Duration	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
1				-	<del></del>		-	<del></del> -	-	-	-	-		-	-	-	-	-	-	-	-	
2	_	_	_	_	_	_	_	_	_	_	_	_	-	_	-	_	_	_	_	_	_	
3	_	-	-		-	_	_	_	_	-	_	-	-	-	-	_	_	_	-	_	-	
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	0.0500	0.0300	0.0300	0.0300	0.0300	0.0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	0.1500	0.1600	0.1600	0.1600	0.1600	0.1600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	0.2000	0.2100	0.2100	0.2100	0.2100	0.2100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	0.4414	0.4419	0.4422	0.4420	0.4411	0.4401	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	0.6070	0.6077	0.6079	0.6073	0.6058	0.6041	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	0.7527	0.7533	0.7531	0.7522	0.7505	0.7491	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	0.8827	0.8828	0.8826	0.8818	0.8807	0.8801	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	1.0000	1.0000	1.0000	4 0000	4 0000																	
10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

#### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 15T15 ROP Female Standard Nontobacco. Band 1

Age at Issue Duration 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 2 3 4 5 0.0500 6 0.0500 0.1000 0.1500 9 0.2000 10 0.2500 11 0.4386 0.4388 0.4392 0.4395 0.4399 0.4402 0.4403 0.4400 0.4394 0.4394 0.4396 0.4398 0.4399 0.4403 0.4409 0.4416 0.4422 0.4429 0.4432 0.4434 0.4437 0.4440 12 0.6028 0.6032 0.6036 0.6041 0.6047 0.6051 0.6049 0.6045 0.6039 0.6040 0.6043 0.6045 0.6048 0.6055 0.6063 0.6072 0.6082 0.6091 0.6094 0.6098 0.6102 0.6106 13 0.7486 0.7489 0.7493 0.7499 0.7504 0.7505 0.7502 0.7498 0.7496 0.7497 0.7500 0.7502 0.7506 0.7512 0.7520 0.7529 0.7538 0.7546 0.7549 0.7553 0.7557 0.7560 14 0.8799 0.8802 0.8805 0.8808 0.8811 0.8810 0.8808 0.8807 0.8806 0.8807 0.8809 0.8811 0.8813 0.8817 0.8822 0.8828 0.8833 0.8838 0.8840 0.8843 0.8846 0.8846 15 1.0000 16+ Age at Issue 40 41 42 43 44 45 46 47 48 49 51 53 60 Duration 50 52 54 55 56 57 58 59 2 3 4 5 6 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.0300 0.1000 7 0.1000 0.1500 0.1500 0.1500 0.1500 0.1500 0.1500 0.1500 0.1500 0.1500 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 8 0.2000 0.2000 0.2000 0.2000 0.2000 0.2000 0.2000 0.2000 0.2000 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 0.2100 10 0.2500 11 0.4442 0.4442 0.4441 0.4440 0.4441 0.4438 0.4431 0.4424 0.4418 0.4413 0.4408 0.4404 0.4401 0.4398 0.4395 0.4391 0.4389 0.4387 0.4385 0.4382 0.4378 12 0.6108 0.6106 0.6105 0.6106 0.6104 0.6099 0.6089 0.6079 0.6071 0.6065 0.6058 0.6052 0.6048 0.6044 0.6039 0.6034 0.6030 0.6027 0.6023 0.6019 0.6011 0.7532 0.7507 0.7559 0.7556 0.7540 0.7525 0.7511 0.7503 13 0.7560 0.7558 0.7559 0.7550 0.7519 0.7498 0.7494 0.7488 0.7485 0.7481 0.7478 0.7472 0.7463 0.8846 0.8846 0.8843 0.8832 0.8823 0.8815 0.8809 14 0.8846 0.8845 0.8838 0.8828 0.8819 0.8812 0.8806 0.8803 0.8799 0.8797 0.8795 0.8791 0.8787 0.8781 15 1.0000

16+

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 15T15 ROP

Female Standard Tobacco, Band 1

Age at Issue

D																						
<u>Duration</u>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
7	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000
8	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
9	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
10	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
11	0.4386	0.4388	0.4392	0.4395	0.4400	0.4402	0.4400	0.4398	0.4395	0.4394	0.4396	0.4399	0.4403	0.4407	0.4411	0.4416	0.4421	0.4428	0.4431	0.4432	0.4429	0.4425
12	0.6028	0.6032	0.6037	0.6043	0.6049	0.6050	0.6047	0.6043	0.6040	0.6040	0.6043	0.6048	0.6054	0.6059	0.6065	0.6072	0.6080	0.6090	0.6094	0.6092	0.6088	0.6083
13	0.7486	0.7489	0.7495	0.7501	0.7504	0.7504	0.7500	0.7498	0.7496	0.7497	0.7501	0.7506	0.7511	0.7516	0.7521	0.7529	0.7538	0.7547	0.7548	0.7545	0.7541	0.7535
14	0.8799	0.8802	0.8806	0.8809	0.8811	0.8809	0.8807	0.8807	0.8806	0.8807	0.8810	0.8813	0.8816	0.8820	0.8823	0.8828	0.8834	0.8839	0.8839	0.8837	0.8834	0.8830
15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Age at Issue		10	- 10					- 10	- 10	50											
Duration	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41	42	43	44	45 -	46	47 -	48	49	50	51 -	52	53	54	55 -	56	57 -	58 -	59 -	60	
Duration 1 2	40	41 - -	42 - -	43 - -	44 - -	45 - -	46 - -	47 - -	48	49 - -	50	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1 2 3	40	41 - - -	42 - - -	43	44 - - -	45 - - -	46 - - -	47 - -	48 - - -	49 - - -	50 -	51 - -	52 -	53	54 - - -	55 - -	56 - -	57 - -	58 - - -	59 - -	60	
Duration 1 2 3 4	40	41 - - -	42 - - - -	43	44 - - - -	45 - - - -	46 - - - -	47 - - -	48 - - - -	49 - - -	50	51 - - -	52 - - -	53 - - - -	54 - - - -	55 - - -	56 - - -	57 - - -	58 - - - -	59 - - -	60 - - - -	
1 2 3 4 5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - - -	51 - - - -	52 - - - -	53 - - - - -	54 - - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60	
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1 2 3 4 5 6 7	40 - - - - - 0.0500 0.1000	- - - - 0.0500 0.1000	- - - - 0.0500 0.1000	- - - - 0.0500 0.1000	- - - - - 0.0500 0.1000	- - - - - 0.0500 0.1000	46 - - - - -	47 - - - - -	48	49	50	51 - - - - - -	52	53 - - - - - -	54 - - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58 - - - - -	59 - - - - -	60	
1 2 3 4 5 6 7 8	40 - - - - - 0.0500 0.1000 0.1600	- - - - 0.0500 0.1000 0.1600	- - - - 0.0500 0.1000 0.1600	- - - - 0.0500 0.1000 0.1600	- - - - 0.0500 0.1000 0.1600	- - - - 0.0500 0.1000 0.1600	46 - - - - - -	47 - - - - - -	48	49	50	51 - - - - - - -	52	53	54 - - - - - - -	55 - - - - - - -	56 - - - - - -	57	58	59 - - - - - -	60	
1 2 3 4 5 6 7 8	40 - - - - 0.0500 0.1000 0.1600 0.2100	- - - - 0.0500 0.1000 0.1600 0.2100	- - - - 0.0500 0.1000 0.1600 0.2100	- - - - 0.0500 0.1000 0.1600 0.2100	0.0500 0.1000 0.1600 0.2100	- - - - 0.0500 0.1000 0.1600 0.2100	46	47	48	49	50	51	52	53	54	55 - - - - - - -	56 - - - - - - -	57	58	59 - - - - - - -	60	
1 2 3 4 5 6 7 8 9	40 - - 0.0500 0.1000 0.1600 0.2100 0.2500	- - - 0.0500 0.1000 0.1600 0.2100 0.2500	0.0500 0.1000 0.1600 0.2100 0.2500	0.0500 0.1000 0.1600 0.2100 0.2500	0.0500 0.1000 0.1600 0.2100 0.2500	- - - 0.0500 0.1000 0.1600 0.2100 0.2500	46	47	48	49	50	51	52 - - - - - - - -	53 - - - - - - - - -	54	55 - - - - - - - -	56	57	58	59	60	
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1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0500 0.1000 0.1600 0.2100 0.2500 0.4421 0.6076	- - 0.0500 0.1000 0.1600 0.2100 0.2500 0.4420 0.6075	0.0500 0.1000 0.1600 0.2100 0.2500 0.4419 0.6072	0.0500 0.1000 0.1600 0.2100 0.2500 0.4416 0.6068	0.0500 0.1000 0.1600 0.2100 0.2500 0.4413	0.0500 0.1000 0.1600 0.2100 0.2500 0.4408 0.6055	46 - - - - - - - -	47 - - - - - - - - -	48	49	50	51	52	53	54	55	56 - - - - - - - - - - - - - - - - - - -	57	58	59 - - - - - - - - - - - - -	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0500 0.1000 0.1600 0.2100 0.2500 0.4421 0.6076 0.7529	0.0500 0.1000 0.1600 0.2100 0.2500 0.4420 0.6075 0.7527	0.0500 0.1000 0.1000 0.2100 0.2500 0.4419 0.6072 0.7524	0.0500 0.1000 0.1600 0.2100 0.2500 0.4416 0.6068 0.7520	0.0500 0.1000 0.1600 0.2100 0.2500 0.4413 0.6062 0.7513	0.0500 0.1000 0.1600 0.2100 0.2500 0.4408 0.6055 0.7507	46 - - - - - - - - - - - - - - - - - - -	47 - - - - - - - - - -	48	49	50	51	52	53	54 - - - - - - - - - -	55 - - - - - - - - - - - - - -	56	57	58	59	60	
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1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0500 0.1000 0.1600 0.2100 0.2500 0.4421 0.6076 0.7529	0.0500 0.1000 0.1600 0.2100 0.2500 0.4420 0.6075 0.7527	0.0500 0.1000 0.1000 0.2100 0.2500 0.4419 0.6072 0.7524	0.0500 0.1000 0.1600 0.2100 0.2500 0.4416 0.6068 0.7520	0.0500 0.1000 0.1600 0.2100 0.2500 0.4413 0.6062 0.7513	0.0500 0.1000 0.1600 0.2100 0.2500 0.4408 0.6055 0.7507	46	47 - - - - - - - - - -	48	49	50	51	52	53	54	55	56	57	58	59	60	

# UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C089LNA08P

# 20 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT SHORT GUARANTEE

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# **Product Description**

#### **Premiums**

Current premiums are level for the first 20 policy years and are increasing thereafter. Guaranteed premiums are equal to the current premiums for the first five policy years and are increasing thereafter. In years 21 and beyond, current premiums are equal to the guaranteed premiums. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-65.

Premiums cannot change in the first five policy years. In years six and beyond, premium adjustments will only be made if, upon review of company experience, an apparently significant and permanent improvement or deterioration above or below the expected company experience is indicated. The qualities of significance and permanence cannot be precisely quantified and these decisions must involve actuarial judgment. Premium adjustments will only be made after careful consideration and will apply equally to all members of the same original risk classification. Any change will not attempt to recover past losses or distribute past gains and will be based only on future expectations for such factors as mortality, persistency, expense, and investment earnings.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve and 2) the unitary reserve.

## Segmented Reserves

The initial segment is five years. Premiums are set to create one year segments for policy years six to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

## Deficiency Reserve

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

#### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}V_{35}$  = End of policy year three reserve = maximum of 1) segmented and 2) unitary

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{1} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{1} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{5,767,766}{2,191,389} - \binom{5,406,174}{2,191,389} \right) = 16.5006$$

where:

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{3} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{3} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{11,268,550}{2,375,929} \right) \div \left( \frac{8,774,589}{2,375,929} \right) \right) = 1.2842$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{497,860,018}{2,191,389} - \binom{501,987,143}{2,191,389} \right) = -188.3387$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} / D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} / D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{506,077,758}{2,473,737} \right) \div \left( \frac{1,452,709,643}{2,473,737} \right) \right) \times 1.68 = 0.5853$$

### Nonforfeiture and Cash Values

# Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, no cash values are required.

## Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}=$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times (488,160,624 - 0.3614 \times 1,512,652,925) \times \frac{1}{2,191,389} = -2,667.39$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{22.1223 \times 2,473,737 + 496,218,264}{1,524,633,911} = 0.3614$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 9.6979 + 0.01 \times 1000 = 22.1223$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264}{51,167,843} \right] = 9.6979$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

Robert & Hipf

Robert E. Hupf, FSA MAAA Product Performance Director

# Exhibits

# Exhibit 1 Description of Preliminary "X" Factors

# **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

# UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C090LNA08P

20 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT PARTIAL RETURN OF PREMIUM SHORT GUARANTEE

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# **Product Description**

#### **Premiums**

Current premiums are level for the first 20 policy years and are increasing thereafter. Guaranteed premiums are equal to the current premiums for the first five policy years and are increasing thereafter. In years 21 and beyond, current premiums are equal to the guaranteed premiums. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-60 for nontobacco risks and from 18-55 for tobacco risks.

Premiums cannot change in the first five policy years. In years six and beyond, premium adjustments will only be made if, upon review of company experience, an apparently significant and permanent improvement or deterioration above or below the expected company experience is indicated. The qualities of significance and permanence cannot be precisely quantified and these decisions must involve actuarial judgment. Premium adjustments will only be made after careful consideration and will apply equally to all members of the same original risk classification. Any change will not attempt to recover past losses or distribute past gains and will be based only on future expectations for such factors as mortality, persistency, expense, and investment earnings.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

#### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

# Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the

segmented reserve, 2) the unitary reserve, and 3) the unusual pattern of guaranteed cash surrender value reserve.

# Segmented Reserves

The initial segment is five years. Premiums are set to create one year segments for policy years six to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

### Unusual Pattern of Guaranteed Cash Surrender Value Reserve

In a year where the cash surrender value is considered to have an unusual pattern of guaranteed cash surrender value, a reserve is determined that treats the cash surrender value in that year as an endowment.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_3V_{35}$  = End of policy year three reserve = maximum of 1) segmented, 2) unitary, and 3) unusual pattern of guaranteed cash value reserves

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{1} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{1} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{5,767,766}{2,191,389} \right) - \left( \frac{5,406,174}{2,191,389} \right) \right) = 16.5006$$

where

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{3} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{3} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \binom{11,268,550}{2,375,929} \div \binom{8,774,589}{2,375,929} \right) = 1.2842$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{55} \times D_{55} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) + \left( \frac{64,592,552}{2,191,389} \right) - \left( \frac{562,609,341}{2,191,389} \right) \right) = -7.1539$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} \middle/ D_{35} + GCV_{55} \times D_{55} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{503,360,802}{2,473,737} + \frac{64,592,552}{2,473,737} \right) \div \left( \frac{1,460,306,679}{2,473,737} \right) \right) \times 3.01 = 1.1707$$

3) Unusual Pattern of Guaranteed Cash Value Reserve : An unusual pattern of cash values did not develop in this case.

# Nonforfeiture and Cash Values

# Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, all cash values held meet or exceed the minimum standard.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}$ = End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} + GCV_{55} \times D_{55} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624+64,592,552-0.4023 \times 1,518,346,338\right) \times \frac{1}{2,191,389} = -2,649.03$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{55} \times D_{55}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{23.7003 \times 2,473,737 + 496,218,264 + 64,592,552}{1,539,812,272} = 0.4023$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 10.9602 + 0.01 \times 1000 = 23.7003$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{55} \times D_{55}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264 + 64,592,552}{51,167,843} \right] = 10.9602$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

## Return of Premium Benefit

A return of premium benefit is available based on the sum of all premiums paid (including riders) times the return of premium percentage. There is a partial return of premium benefit paid upon surrender of the policy before the 20<sup>th</sup> policy anniversary. If the policy is in force on the 20<sup>th</sup> policy anniversary, a full return of premium is paid. The return of premium benefit will not be available after the 20<sup>th</sup> policy year. Return of premium percentages and nonforfeiture factors were calculated for each combination of: (1) gender; (2) issue age; (3) risk class; and (4) face amount band to ensure compliance with the Standard Nonforfeiture Law. The return of premium percentages for Standard risks with face amounts between \$100,000 and \$249,999 are shown in Exhibit 2.

## Reduced Paid-up Benefit

A reduced paid-up benefit is calculated assuming 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate mortality and 4.00% interest. The reduced paid-up benefit equals  $CV_{x+t}/A_{x+t}$  where  $CV_{x+t}$  equals the return of premium benefit at attained age x+t.

Robert E. Hupf, FSA MAAA Product Performance Director

Robert E Hipf

March 21, 2008

# Exhibits

Description of Preliminary "X" Factors Return of Premium Percentages Exhibit 1

Exhibit 2

# **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T5 ROP Male Standard Nontobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
7	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300
8	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200
10	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
11	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
12	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900
13	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.6045	0.6009	0.5997	0.5978	0.5965	0.5958	0.5932	0.5915	0.5904	0.5898	0.5907	0.5925	0.5952	0.5974	0.5974	0.5946	0.5919	0.5897	0.5876	0.5865	0.5859	0.5870
17	0.7037	0.7000	0.6976	0.6952	0.6940	0.6914	0.6880	0.6857	0.6841	0.6839	0.6857	0.6895	0.6940	0.6960	0.6939	0.6896	0.6858	0.6824	0.6796	0.6778	0.6781	0.6806
18	0.8020	0.7980	0.7959	0.7946	0.7922	0.7895	0.7864	0.7841	0.7829	0.7832	0.7859	0.7907	0.7946	0.7946	0.7916	0.7874	0.7838	0.7806	0.7775	0.7766	0.7779	0.7808
19	0.9000	0.8974	0.8970	0.8954	0.8936	0.8919	0.8897	0.8885	0.8880	0.8887	0.8913	0.8947	0.8960	0.8951	0.8930	0.8902	0.8880	0.8855	0.8839	0.8839	0.8854	0.8873
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	Age at Issue																					
Duration	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	0	41	42	43	44	45 -	46	47 -	48	49	50	51 -	52 -	53	54 -	55 -	56	57	58 -	59 -	60	
Duration 1 2	0	41 - -	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1 2 3	0	41 - - -	42 - - -	43 - -	44 - - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1 2 3 4	0	- - -	42 - - - -	- - -	44 - - - -	- - -	- - -	47 - - -	48 - - - -	49 - - - -	50	51 - - - -	52 - - - -	53 - - -	54 - - - -	55 - - - -	56 - - -	57 - - -	58 - - - -	59 - - -	60 - - - -	
<u>Duration</u> 1  2  3  4  5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	49	- - - - -	- - - -	52 - - - - -	53 - - - -	54 - - - -	55 - - - - -	56 - - - -	57 - - - -	58 - - - - -	59 - - - - -	60	
Duration 1 2 3 4 5 6	40 - - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	54 - - - - -	55 - - - - -	56 - - - - -	57 - - - - -	- - - - -	59 - - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - 0.0100 0.0300	- - - - - 0.0100 0.0300	- - - - - 0.0100 0.0300	- - - - 0.0100 0.0300	- - - - - 0.0100 0.0300	- - - - - 0.0100 0.0300	- - - - - 0.0100 0.0300	- - - - - 0.0100 0.0300	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	
Duration 1 2 3 4 5 6 7 8	40 - - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - 0.0100 0.0300 0.0800	- - - - - 0.0100 0.0800	- - - - - 0.0100 0.0800	- - - - - 0.0100 0.0800	- - - - - - 0.0100 0.0800	- - - - - 0.0100 0.0800	- - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - - 0.0500	
Duration 1 2 3 4 5 6 7 8	40 - - - - 0.0100 0.0300 0.0800 0.1200	- - - 0.0100 0.0300 0.0800 0.1200	- - - 0.0100 0.0300 0.0800 0.1200	- - - 0.0100 0.0300 0.0800 0.1200	- - - 0.0100 0.0300 0.0800 0.1200	- - - 0.0100 0.0300 0.0800 0.1200	- - - 0.0100 0.0300 0.0800 0.1200	- - - - 0.0100 0.0300 0.0800 0.1200	- - - - 0.0100 0.0800 0.1200	- - - - 0.0100 0.0800 0.1200	- - - - 0.0100 0.0800 0.1200	- - - - 0.0100 0.0800 0.1200	- - - - - 0.0100 0.0800 0.1200	- - - - - - - 0.0400 0.1200	- - - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0500 0.1200	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700	0.0100 0.0300 0.0800 0.1200 0.1700	0.0100 0.0300 0.0800 0.1200 0.1700	- - - 0.0100 0.0300 0.0800 0.1200 0.1700	0.0100 0.0300 0.0800 0.1200 0.1700	0.0100 0.0300 0.0800 0.1200 0.1700	0.0100 0.0300 0.0800 0.1200 0.1700	- - - 0.0100 0.0300 0.0800 0.1200 0.1700	- - - - 0.0100 0.0800 0.1200 0.1700	- - - - 0.0100 0.0800 0.1200 0.1700	- - - - 0.0100 0.0800 0.1200 0.1700	- - - - 0.0100 0.0800 0.1200 0.1700	- - - - 0.0100 0.0800 0.1200 0.1700	- - - - - - 0.0400 0.1200 0.1700	- - - - - 0.0400 0.1200 0.1700	- - - - - 0.0400 0.1200 0.1700	- - - - - - 0.0400 0.1200 0.1700	- - - - - 0.0400 0.1200 0.1700	- - - - - 0.0400 0.1200 0.1700	- - - - - - 0.0400 0.1200 0.1700	- - - - - - 0.0500 0.1200 0.1700	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300	0.0400 0.1200 0.1700 0.2300	- - - - - - 0.0400 0.1200 0.1700 0.2300	- - - - - - 0.0400 0.1200 0.1700 0.2300	- - - - - 0.0400 0.1200 0.1700 0.2300	- - - - - 0.0400 0.1200 0.1700 0.2300	- - - - - 0.0400 0.1200 0.1700 0.2300	- - - - - 0.0400 0.1200 0.1700 0.2300	- - - - - 0.0500 0.1200 0.1700 0.2300	
Duration 1 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	- - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000	0.0400 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000	- - - - - 0.0500 0.1200 0.1700 0.2300 0.2900	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600	- - - - 0.0500 0.1200 0.1700 0.2300 0.2900 0.3600	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300	- - - - 0.0500 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300	
Duration - 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.4300 0.5000	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000	- - - - 0.0500 0.1200 0.1700 0.2900 0.2900 0.3600 0.4300 0.5000	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5887	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5897	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5891	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5871	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850	- - - - 0.0100 0.0800 0.1700 0.2300 0.3000 0.3000 0.4300 0.5000 0.5860	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5868	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5873	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5871	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5862	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5844	0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5825	- - - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5809	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3000 0.4300 0.5000	- - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5798	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3000 0.4300 0.5000 0.5772	0.0500 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5752	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.2900 0.3600 0.4300 0.5000 0.5887 0.6831	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5897 0.6837	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5891 0.6817	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5871	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854 0.6761	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842 0.6749	- - - 0.0100 0.0300 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842 0.6755	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6769	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5860 0.5860	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5868 0.6796	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5803 0.5873	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5600 0.5871 0.6794	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5862 0.6774	0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5004 0.5844 0.6744	0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5825 0.6714	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5809 0.6695	- - - - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5801 0.5801	- - - - - - - - - - - - - - - - - - -		- - - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5772 0.6632	0.0500 0.1200 0.1700 0.2300 0.3600 0.4300 0.5752 0.6598	
Duration - 1	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5887 0.6831 0.7828	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5897 0.6837 0.7822	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5891 0.6817 0.7797	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5871 0.6786 0.7764	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854 0.6761 0.7743	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842 0.6749 0.7738	- - 0.0100 0.0300 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5000 0.6755	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6769 0.7763	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5860 0.6784 0.7779	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5686 0.6796 0.7789	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5803 0.5800 0.5803 0.6801 0.7790	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5801 0.6794 0.7778	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5862 0.6774 0.7753	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5844 0.6744 0.7719	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5825 0.6714 0.7691	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5809 0.6695 0.7678	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5801 0.6887 0.7670	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5798 0.6679 0.7658		- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5772 0.6632 0.7601		
Duration - 1	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5887 0.6831 0.7828 0.8878	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5897 0.6837 0.7822 0.8869	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.4300 0.5000 0.5891 0.6817 0.7797 0.8849	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.4300 0.5000 0.5871 0.6786 0.7764 0.8829	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854 0.6761 0.7743 0.8819	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842 0.6749 0.7738 0.8820	- - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2300 0.3600 0.4300 0.5000 0.5842 0.6754 0.7748	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6769 0.7763 0.8839	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5860 0.6774 0.7779 0.8848	- - - - - - 0.0100 0.0800 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5868 0.6796 0.7789 0.8854	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5873 0.6801 0.7790 0.8851	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5871 0.6794 0.7778	- - - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5862 0.6774 0.7753 0.8819	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.3600 0.5000 0.5844 0.6744 0.7719 0.8795	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5825 0.6714 0.7691 0.8782	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.3600 0.5000 0.5809 0.6695 0.7678 0.8774	- - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5801 0.6687 0.7670 0.8767	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5000 0.5988 0.6679 0.7668	- - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5788 0.6635 0.7635			
Duration - 1	40 - - - 0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5887 0.6831 0.7828	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5897 0.6837 0.7822	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5891 0.6817 0.7797	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5871 0.6786 0.7764	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854 0.6761 0.7743	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5842 0.6749 0.7738	- - 0.0100 0.0300 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5000 0.6755	0.0100 0.0300 0.0800 0.1200 0.1700 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6769 0.7763	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5860 0.6784 0.7779	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5686 0.6796 0.7789	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5803 0.5800 0.5803 0.6801 0.7790	- - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5801 0.6794 0.7778	- - - - 0.0100 0.0800 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5862 0.6774 0.7753	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5844 0.6744 0.7719	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5000 0.5825 0.6714 0.7691	- - - - 0.0400 0.1200 0.1700 0.2300 0.3600 0.4300 0.5000 0.5809 0.6695 0.7678	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5801 0.6887 0.7670	- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5798 0.6679 0.7658		- - - - 0.0400 0.1200 0.1700 0.2300 0.3000 0.3600 0.4300 0.5772 0.6632 0.7601		

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T5 ROP Male Standard Tobacco, Band 1

Age at Issue

_	Age at issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	_	-	_	_	_	_	_	_	-	-	-	-	-	-	-	-	-	-	-	_	_	-
3	_	_	_	_	_	_	_	-	_	_	_	_	_	_	_	_	_	_	_	_	_	_
4	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5		_				_	_				_	_		_								
6	0.0000		0.0000		0.0000			0.0000	0.0000	0.0000			0.0000		0.0000	0.0000	-	-	-	-	-	-
-	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	-	-			-	-
7	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
8	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100
10	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600
11	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
12	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
13	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.6019	0.5999	0.5977	0.5961	0.5945	0.5930	0.5000	0.5894	0.5886	0.5884	0.5897	0.5923	0.5948	0.5970	0.5000	0.5941	0.5912	0.5886		0.5859	0.5860	0.5875
																			0.5869			
17	0.7011	0.6978	0.6950	0.6926	0.6903	0.6877	0.6848	0.6825	0.6814	0.6819	0.6847	0.6889	0.6932	0.6955	0.6933	0.6888	0.6845	0.6809	0.6785	0.6774	0.6785	0.6811
18	0.7992	0.7961	0.7934	0.7912	0.7886	0.7858	0.7831	0.7809	0.7804	0.7818	0.7851	0.7901	0.7940	0.7941	0.7910	0.7864	0.7824	0.7790	0.7768	0.7765	0.7782	0.7815
19	0.8983	0.8962	0.8947	0.8931	0.8912	0.8894	0.8876	0.8863	0.8867	0.8879	0.8906	0.8943	0.8956	0.8948	0.8924	0.8894	0.8869	0.8846	0.8837	0.8839	0.8856	0.8878
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Age at Issue																					
Duration	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	_	41	42	43	44	45 -	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration	_	41 - -	42	43	44 -	45 - -	46 - -	47 - -	48 -	49 - -	50	51 - -	52	53 -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1	_	41 - -	42 - -	43	44 - - -	45 - -	46 - -	47 - - -	48 - - -	49 - - -	50 - -	51 - -	52 - -	53 - - -	54 - -	55 - - -	56 - - -	57 - -	58 - -	59 - -	60 - -	
Duration 1 2	_	41 - - -	42 - - -	43 - - - -	44 - - - -	45 - - -	46 - - -	47 - - -	48 - - - -	49 - - -	50	51 - - -	52 - - -	53 - - - -	54 - - - -	55 - - - -	56 - - -	57 - - -	58 - - - -	59 - - - -	60 - - -	
Duration 1 2	_	41 - - - -	42 - - - -	43	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50	51 - - - -	52	53 - - - - -	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60 - - - -	
Duration 1 2 3 4	_	41 - - - - -	42 - - - - -	43	44 - - - - -	45 - - - - -	46 - - - - -	47 - - - - -	48 - - - - -	49 - - - - -	50	51 - - - - -	52	53	54 - - - - -	55 - - - - -	56 - - - -	57 - - - - -	58 - - - - -	59 - - - - -	60 - - - - -	
Duration 1 2 3 4 5	40 - - - - -	- - - - -	- - - - -	- - - - -	44 - - - - - -	45 - - - - - -	46 - - - - - -	47 - - - - - -	48	49	50	51 - - - - -	52	53	54 - - - - - -	55 - - - - - -	56 - - - - - -	57 - - - - -	58 - - - - - -	59 - - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - - - 0.0200	- - - - - - 0.0200	- - - - - - 0.0200	- - - - - - 0.0200	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	56	57	58	59 - - - - - -	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - - - 0.0200 0.0500	- - - - - - 0.0200 0.0500	- - - - - - 0.0200 0.0500	- - - - - - 0.0200 0.0500	- - - - - - - - 0.0300	- - - - - - - - 0.0300	- - - - - - - 0.0300	- - - - - - - - 0.0300	- - - - - - - - 0.0300	- - - - - - - - 0.0300	- - - - - - - 0.0300	- - - - - - - - 0.0300	- - - - - - - - 0.0300	- - - - - - - 0.0300	- - - - - - - 0.0300	- - - - - - - - 0.0300	56	57	58	59 - - - - - - -	60	
Duration 1 2 3 4 5 6 7 8 9	40 - - - - - 0.0200 0.0500 0.1100	- - - - 0.0200 0.0500 0.1100	- - - - - 0.0200 0.0500 0.1100	- - - - - 0.0200 0.0500 0.1100	- - - - - 0.0300 0.1000	- - - - - 0.0300 0.1000	- - - - - 0.0300 0.1000	- - - - - - - 0.0300 0.1000	- - - - - - - 0.0300 0.1000	- - - - - 0.0300 0.1000	- - - - - - 0.0300 0.1000	- - - - - - 0.0300 0.1000	- - - - - - - 0.0300 0.1000	- - - - - - - 0.0300 0.1000	- - - - - - - 0.0300 0.1000	- - - - - 0.0300 0.1000	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - - 0.0200 0.0500 0.1100 0.1600	- - - - 0.0200 0.0500 0.1100 0.1600	- - - - - 0.0200 0.0500 0.1100 0.1600	- - - - 0.0200 0.0500 0.1100 0.1600	- - - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	- - - - - 0.0300 0.1000 0.1600	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - - 0.0200 0.0500 0.1100 0.1600 0.2300	- - - 0.0200 0.0500 0.1100 0.1600 0.2300	- - - 0.0200 0.0500 0.1100 0.1600 0.2300	- - - 0.0200 0.0500 0.1100 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	- - - - - 0.0300 0.1000 0.1600 0.2300	56 - - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900	56 - - - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 4 5 6 6 7 7 8 9 10 11 12 13	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600	56 - - - - - - - - - - - - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 6 7 8 9 10 11 12 13 14	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300	0.0200 0.0500 0.1100 0.1600 0.2300 0.3600 0.4300	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	56 - - - - - - - - - - - - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 8 9 10 11 12 13 14 15	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	56	57	58	59	60	
Duration 1 2 3 4 5 6 6 7 8 9 10 11 12 13 14	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300	0.0200 0.0500 0.1100 0.1600 0.2300 0.3600 0.4300	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5872	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 8 9 10 11 12 13 14 15	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	56 - - - - - - - - - - - - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3600 0.4300 0.4300 0.5000 0.5891	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5902	0.0200 0.0500 0.1600 0.1600 0.2300 0.3600 0.4300 0.5000 0.5895	0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5874	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5853	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5841	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5862	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5872	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5877	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5875	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5865	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5846	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5827	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5808	56	57	58	59	60	
Duration 1 2 3 4 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17	40 - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5891 0.6838	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5000 0.5902	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3600 0.4300 0.5000 0.5895 0.6823	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5874 0.6788	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5853 0.6759	- - - - 0.0300 0.1000 0.1000 0.2900 0.2900 0.3600 0.4300 0.5841 0.6747	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5841 0.6753	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6770	0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5862 0.6789		- - - - - - - - - - - - - - - - - - -	0.0300 0.1000 0.1600 0.2900 0.3600 0.4300 0.5875 0.6799	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5865 0.6779	- - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5846 0.6747	- - - - 0.0300 0.1000 0.1600 0.2900 0.3600 0.4300 0.5000 0.5827 0.6715	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5808 0.6691	56	57	58	59	60	
Duration 1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19	40 - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3000 0.4300 0.5000 0.5991 0.6838 0.7836 0.8884	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.4300 0.5000 0.5902 0.6845 0.7830 0.8874	- - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.4300 0.5895 0.6823 0.7801 0.8851	- - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.4300 0.5000 0.5874 0.6788 0.7765 0.8829	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.5000 0.5853 0.6759 0.7741 0.8817	- - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.4300 0.5000 0.5841 0.6743 0.7736 0.8818	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.4300 0.5000 0.5841 0.6753 0.7747 0.8828	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6770 0.7766 0.8842	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.3600 0.5000 0.5862 0.6789 0.7784 0.8852	- - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.4300 0.5000 0.5872 0.6802 0.7795 0.8857	- - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.4300 0.5000 0.5877 0.6867 0.7795 0.8854	- - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.4300 0.5000 0.5000 0.575 0.6793 0.7783	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.4300 0.5000 0.5865 0.6779 0.7758 0.8821	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5846 0.6747 0.7721 0.8796	- - - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.4300 0.5000 0.5827 0.6715 0.7691 0.8781	- - - - 0.0300 0.1000 0.1600 0.2300 0.2300 0.3600 0.3600 0.5000 0.5000 0.5808 0.6691 0.7674 0.8769	56	57	58	59	60	
Duration 1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3600 0.4300 0.5000 0.5000 0.5891 0.6838 0.7836	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5902 0.6845 0.7830	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5000 0.6823 0.7801	- - - 0.0200 0.0500 0.1100 0.1600 0.2300 0.3000 0.3600 0.4300 0.5000 0.5874 0.6788 0.7765	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5853 0.6759 0.7741		- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5841 0.6753 0.7747	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5850 0.6770 0.7766	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5862 0.6789 0.7784	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5802 0.5802 0.6802	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5877 0.6806 0.7795	- - - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5807 0.6799 0.7783	- - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5865 0.6779 0.7758	- - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5846 0.6747 0.7721	- - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5827 0.6715 0.7691	- - - 0.0300 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5808 0.6691 0.7674	56	57	58	59	60	

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T5 ROP Female Standard Nontobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300
7	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600
8	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200
10	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
11	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200
12	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900
13	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.5954	0.5968	0.5982	0.5999	0.6007	0.5990	0.5978	0.5966	0.5953	0.5935	0.5920	0.5909	0.5897	0.5892	0.5888	0.5885	0.5883	0.5881	0.5884	0.5889	0.5893	0.5891
17	0.6927	0.6950	0.6978	0.7000	0.6992	0.6971	0.6954	0.6934	0.6912	0.6887	0.6865	0.6846	0.6833	0.6827	0.6821	0.6816	0.6812	0.6814	0.6821	0.6828	0.6827	0.6830
18	0.7924	0.7954	0.7984	0.7988	0.7977	0.7959	0.7941	0.7918	0.7896	0.7872	0.7848	0.7832	0.7822	0.7816	0.7810	0.7804	0.7801	0.7808	0.7816	0.7817	0.7818	0.7824
19	0.8950	0.8977	0.8985	0.8984	0.8976	0.8965	0.8951	0.8935	0.8921	0.8904	0.8888	0.8880	0.8874	0.8870	0.8865	0.8861	0.8862	0.8870	0.8871	0.8871	0.8874	0.8880
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
_	Age at Issue	44	40	40		45	40	47	40	40	50	54	50	50	54		50		50	50		
Duration 1	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	•	41	42	43	44	45 -	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1 2	•	41 - -	42 - -	43	44 -	45 - -	46 - -	47 - -	48 - -	49 - -	50	51 - -	52 - -	53	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1	•	41 - - -	42 - - -	43	44 - - -	45 - - -	46 - - -	47 - - -	48	49 - - -	50	51 - - -	52 - - -	53	54 - - -	55 - - -	56 - - -	57 - - -	58 - - -	59 - - -	60	
Duration 1 2 3 4	•	41 - - - -	42 - - - -	43 - - - -	44 - - - -	45 - - - -	46 - - - -	47 - - -	48 - - - -	49 - - - -	50	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - -	56 - - - -	57 - - -	58 - - - -	59 - - - -	60	
Duration 1 2	40 - - - -	- - - -	- - - -	- - - -	44 - - - - -	45 - - - - -	46 - - - - -	47 - - - -	48 - - - - -	49 - - - - -	50 - - - - -	51 - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - - -	57 - - - - -	58	59 - - - -	60 - - - -	
Duration 1 2 3 4 5	40 - - - - - 0.0300	41 - - - - 0.0300 0.0600	42 - - - - 0.0300 0.0600	43 - - - - 0.0300 0.0600	- - - -	- - - -	46 - - - - - 0.0200	47 - - - - - 0.0200	- - - -	49 0.0200	- - - -	51 0.0200	- - - -	- - - -	54	55 - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
Duration 1 2 3 4 5	40 - - - - 0.0300 0.0600	- - - - - 0.0300 0.0600	- - - - - 0.0300 0.0600	- - - - 0.0300 0.0600	- - - - - 0.0200	- - - - - - 0.0200	- - - - - - - 0.0200	- - - - - 0.0200	- - - - - 0.0200	- - - - - - 0.0200	- - - - - 0.0200	- - - - - 0.0200	- - - - - - 0.0200	- - - - - - - 0.0200	-	-	- - - - -	- - - - -	-	- - - - -	- - - - -	
Duration 1 2 3 4 5 6 7	40 - - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - - 0.0300	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - -	- - - - -	- - - - -	- - - - -	-	- - - -	- - - - - - - - - 0.0200	57 - - - - - - 0.0200 0.1000	58 - - - - - - 0.0200 0.1000	59 - - - - - - 0.0200 0.1000	60 - - - - - - 0.0200 0.1000	
Duration 1 2 3 4 5 6 7	40 - - - - 0.0300 0.0600 0.0900	- - - - 0.0300 0.0600 0.0900	- - - - 0.0300 0.0600 0.0900	- - - - 0.0300 0.0600 0.0900	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - 0.0200 0.0600	- - - - - 0.0200 0.0600	- - - - - 0.0200 0.0600	- - - - - - - - 0.0200	- - - - - - - - 0.0200	- - - - -	- - - - - - - - 0.0200	- - - - - - - - - 0.0200	- - - - - - - - 0.0200	- - - - - - - - - 0.0200	
Duration 1 1 2 3 4 5 6 7 8 9	40 - - - - 0.0300 0.0600 0.0900 0.1200	- - - - - 0.0300 0.0600 0.0900 0.1200	0.0300 0.0600 0.0900 0.1200	- - - - 0.0300 0.0600 0.0900 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - - - 0.0200 0.0600 0.1200	- - - - - 0.0200 0.1000	- - - - - 0.0200 0.1000 0.1600	- - - - - 0.0200 0.1000	- - - - - - 0.0200 0.1000	- - - - - 0.0200 0.1000	- - - - - - 0.0200 0.1000	- - - - - 0.0200 0.1000 0.1600	
Duration 1 2 3 4 5 6 6 7 8 9 10	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500	0.0300 0.0600 0.0900 0.1200 0.1500	0.0300 0.0600 0.0900 0.1200 0.1500	0.0300 0.0600 0.0900 0.1200 0.1500	- - - - 0.0200 0.0600 0.1200 0.1600	0.0200 0.0600 0.1200 0.1600	0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - - 0.0200 0.1000 0.1600	- - - - - - 0.0200 0.1000	- - - - - 0.0200 0.1000 0.1600	- - - - - 0.0200 0.1000 0.1600	- - - - - 0.0200 0.1000 0.1600	- - - - - 0.0200 0.1000 0.1600	- - - - - - 0.0200 0.1000	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200	- - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200	- - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200	0.0200 0.0600 0.1200 0.1600 0.2200	0.0200 0.0600 0.1200 0.1600 0.2200	0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	0.0200 0.0600 0.1200 0.1600 0.2200	0.0200 0.0600 0.1200 0.1600 0.2200	- - - - - 0.0200 0.1000 0.1600 0.2300	- - - - - 0.0200 0.1000 0.1600 0.2300	- - - - 0.0200 0.1000 0.1600 0.2300	- - - - - 0.0200 0.1000 0.1600 0.2300	- - - - - 0.0200 0.1000 0.1600 0.2300	- - - - - 0.0200 0.1000 0.1600 0.2300	- - - - - 0.0200 0.1000 0.1600 0.2300	
Duration 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.1000 0.1600 0.2300 0.2900	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300	- - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	- - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2200 0.3600 0.4300 0.5000	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000	0.0300 0.0600 0.0900 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	- - - - 0.0200 0.1000 0.1600 0.2900 0.2900 0.3600 0.4300 0.5000	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5898	0.0300 0.0600 0.0900 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5913	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5919		0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5919	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5918	- - - 0.0200 0.0600 0.1200 0.1200 0.2200 0.2900 0.3600 0.4300 0.5000 0.5916	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5892	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5885	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5868	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5860	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854		0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5840	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5833	0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5825	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.3600 0.4300 0.5000 0.5898 0.6842	- - 0.0300 0.0600 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906	- 0.0300 0.0600 0.1200 0.1500 0.2200 0.3600 0.4300 0.5000 0.5913 0.6865	- 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5919 0.6870	- 0.0200 0.0600 0.1200 0.1200 0.2200 0.2900 0.3600 0.4300 0.5909 0.6869	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5919 0.6870	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5918 0.6868	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5900 0.5916 0.6862	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5901 0.5911	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5905 0.6846	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5900 0.6837	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5892 0.6826	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5885 0.6815		0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5868 0.6787		0.0200 0.1000 0.1600 0.2300 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854 0.6768	0.0200 0.1000 0.1600 0.2300 0.3600 0.4300 0.5000 0.5848 0.6757	0.0200 0.1000 0.1600 0.2300 0.3600 0.4300 0.5000 0.5840 0.6745	- 0.0200 0.1000 0.1000 0.2300 0.2900 0.3600 0.4300 0.5003 0.5833 0.6733	0.0200 0.1000 0.1600 0.2300 0.3600 0.4300 0.5000 0.5825 0.6719	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5898 0.6842 0.7838	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6855 0.7851	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5913 0.6865 0.7859	0.0300 0.0600 0.0900 0.1200 0.1500 0.2200 0.2900 0.3600 0.4300 0.5000 0.5919 0.6870 0.7861	0.0200 0.0600 0.1200 0.1600 0.2200 0.2200 0.3600 0.4300 0.5919 0.6869 0.7861	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5919 0.6870 0.7862	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5918 0.6868 0.7858	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5916 0.6862 0.7851	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5911 0.6854 0.7843	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5905 0.6846 0.7834	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5900 0.6837 0.7824	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5892 0.6826 0.7814	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5885 0.6815 0.7800	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5878 0.6801 0.7785	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5868 0.6787 0.7773		- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5854 0.6768 0.7752		0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5000 0.5840 0.6745 0.7729	- - - - 0.0200 0.1000 0.1600 0.2300 0.2900 0.3600 0.4300 0.5803 0.6733 0.7715	0.0200 0.1000 0.1600 0.2900 0.3600 0.4300 0.5805 0.6719	

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T5 ROP

Female Standard Tobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	-	-	-	-	-	-	-	-
7	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
8	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200
10	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600
11	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200
12	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900
13	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.5931	0.5950	0.5968	0.5984	0.5984	0.5976	0.5965	0.5950	0.5933	0.5922	0.5906	0.5890	0.5873	0.5860	0.5856	0.5859	0.5865	0.5868	0.5874	0.5878	0.5884	0.5890
17	0.6896	0.6927	0.6955	0.6969	0.6965	0.6951	0.6932	0.6907	0.6886	0.6866	0.6843	0.6816	0.6790	0.6775	0.6774	0.6781	0.6788	0.6795	0.6803	0.6810	0.6819	0.6829
18	0.7898	0.7932	0.7953	0.7960	0.7955	0.7937	0.7914	0.7893	0.7871	0.7851	0.7825	0.7796	0.7772	0.7763	0.7766	0.7773	0.7780	0.7787	0.7796	0.7803	0.7813	0.7825
19	0.8937	0.8956	0.8965	0.8968	0.8962	0.8947	0.8934	0.8919	0.8904	0.8890	0.8870	0.8850	0.8838	0.8836	0.8838	0.8843	0.8848	0.8853	0.8859	0.8864	0.8872	0.8880
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-		-			-	
	Ago at Issue																					
-	Age at Issue	41	42	42	44	AE.	46	47	40	40	50	E1	F2	E2	E4	E E	EG	<b>57</b>	E0	<b>50</b>	60	
Duration	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	0	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1 2	0	41 - -	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60 - -	
Duration 1	0	41 - -	42 - -	43	44 - -	45 - - -	46 - -	47 - -	48 - -	49 - -	50	51 - -	52	53 - - -	54 - -	55 -	56 - -	57 - -	58	59 - -	60	
Duration 1 2 3 4	0	41 - - - -	42 - - - -	43	44 - - - -	45 - - - -	46 - - -	47 - - -	48 - - -	49 - - -	50	51 - - -	52 - - - -	53 - - - -	54 - - - -	55 - - -	56 - - -	57 - - -	58 - - -	59 - - - -	60	
<u>Duration</u> 1  2  3  4  5	0	41 - - - - -	42 - - - - -	43 - - - - -	44 - - - - -	45 - - - - -	46 - - - - -	47 - - - -	48 - - - - -	49 - - - -	50 - - - -	51 - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - -	57 - - - -	58 - - - - -	59 - - - - -	60 - - - -	
Duration 1 2 3 4 5 6	40 - - - - -		- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	47 - - - - -	48	49	- - - - -	- - - - -	52 - - - - -	- - - - -	54 - - - - - -	55 - - - - -	56 - - - - -	57 - - - - -	58 - - - - -	59 - - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - - 0.0200	- - - - - - 0.0200	- - - - - - 0.0200	- - - - - - 0.0200	- - - - - - 0.0200	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - -	- - - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	56 - - - - - -	57 - - - - - -	58 - - - - -	59 - - - - -	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - 0.0200 0.0600	- - - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - 0.0400	56 - - - - - -	57 - - - - - - -	58	59 - - - - - -	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - - 0.0200 0.0600 0.1200	- - - - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - 0.0200 0.0600 0.1200	- - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	- - - - - - - 0.0400 0.1200	- - - - - - - 0.0400 0.1200	- - - - - - - 0.0400 0.1200	- - - - - - 0.0400 0.1200	56 - - - - - - -	57	58 - - - - - - -	59 - - - - - - -	60	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - 0.0200 0.0600 0.1200 0.1600	- - - - - - 0.0400 0.1200 0.1800	- - - - - - 0.0400 0.1200 0.1800	- - - - - - 0.0400 0.1200 0.1800	- - - - - 0.0400 0.1200 0.1800	- - - - - 0.0400 0.1200 0.1800	- - - - - 0.0400 0.1200 0.1800	- - - - - - 0.0400 0.1200 0.1800	- - - - - - 0.0400 0.1200 0.1800	- - - - - - 0.0400 0.1200 0.1800	- - - - - - 0.0400 0.1200 0.1800	- - - - - 0.0400 0.1200 0.1800	56 - - - - - - - -	57	58 - - - - - - -	59 - - - - - - - -	60	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - 0.0200 0.0600 0.1200 0.1600 0.2200	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - 0.0400 0.1200 0.1800 0.2400	- - - - - - 0.0400 0.1200 0.1800 0.2400	56	57	58	59	60	
Duration 1 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900	0.0400 0.1200 0.1800 0.2400 0.3000	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000	0.0400 0.1200 0.1800 0.2400 0.3000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2200 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2200 0.3600 0.4300	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300	0.0400 0.1200 0.1800 0.2400 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300	56	57	58	59	60	
Duration - 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2200 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5896	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5903	- - - 0.0200 0.0600 0.1200 0.1200 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5907	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906	- - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5900	- - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5894	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5086	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5876	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5866	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5855	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5844	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5834	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5896 0.6840	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5900 0.5903 0.6847	- - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6850	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6851	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5907 0.6851	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906 0.6851		0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906 0.6847	- - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5900 0.5900 0.6838	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5900 0.5866 0.6783	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5865 0.6765	0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5844 0.6748	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5834 0.6735	56	57	58	59	60	
Duration - 1	40 - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5896 0.6840 0.7834	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5903 0.6847 0.7840	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6850 0.7842	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6851 0.7841	- - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5907 0.6851 0.7842	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906 0.6851 0.7843		- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906 0.6847 0.7835	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5900 0.6838 0.7825	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5894 0.6827 0.7813	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.4300 0.5806 0.6814 0.7800	- - - - 0.0400 0.1200 0.1800 0.2400 0.3070 0.4300 0.5806 0.5806 0.6800 0.7784	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5866 0.6783 0.7766	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5855 0.6765 0.7747	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5844 0.6748 0.7731	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5834 0.6735 0.7718	56	57	58	59	60	
Duration - 1	40 - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5996 0.6840 0.7834 0.8884	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5903 0.6847 0.7840 0.8888	- - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.4300 0.5000 0.5906 0.6850 0.7842 0.8888	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.4300 0.5000 0.5906 0.6851 0.7841 0.8888	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5907 0.6851 0.7842 0.8890	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.4300 0.5000 0.5906 0.6851 0.7843 0.8889		- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5906 0.6847 0.7835 0.8882	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.6838 0.7825 0.8874	- - - - 0.0400 0.1200 0.1800 0.2400 0.3700 0.4300 0.5000 0.5000 0.5894 0.6827 0.7813	- - - 0.0400 0.1200 0.1800 0.2400 0.3700 0.3700 0.4300 0.5000 0.5886 0.6814 0.7800 0.8857		- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.5000 0.5866 0.6783 0.7766 0.8831	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5855 0.6765 0.7747 0.8820	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5844 0.6748 0.7731 0.8809	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.5000 0.5834 0.6735 0.7718 0.8801	56	57	58	59	60	
Duration - 1	40 - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5896 0.6840 0.7834	0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5903 0.6847 0.7840	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6850 0.7842	- - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5906 0.6851 0.7841	- - - - 0.0200 0.0600 0.1200 0.1600 0.2200 0.2900 0.3600 0.4300 0.5000 0.5907 0.6851 0.7842	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906 0.6851 0.7843		- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5906 0.6847 0.7835	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5900 0.6838 0.7825	- - - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5894 0.6827 0.7813	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.4300 0.5806 0.6814 0.7800	- - - - 0.0400 0.1200 0.1800 0.2400 0.3070 0.4300 0.5806 0.5806 0.6800 0.7784	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5866 0.6783 0.7766	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5855 0.6765 0.7747	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5844 0.6748 0.7731	- - - - 0.0400 0.1200 0.1800 0.2400 0.3000 0.3700 0.4300 0.5000 0.5834 0.6735 0.7718	56	57	58	59	60	

# UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C091LNA08P

# 20 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT FULL GUARANTEE

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# **Product Description**

#### **Premiums**

Premiums are guaranteed in all policy years. Premiums are level for the first 20 policy years and are increasing thereafter. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-60.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

### Reserves

# Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve and 2) the unitary reserve.

## Segmented Reserves

The initial segment is 20 years. Premiums are set to create one year segments for policy years 21 to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

# **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}V_{35}$  = End of policy year three reserve = maximum of 1) segmented and 2) unitary

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{16} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{16} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{68,634,522}{2,191,389} \right) - \left( \frac{63,333,856}{2,191,389} \right) \right) = 241.8861$$

where:

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{18} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{18} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{74,135,305}{2,375,929} \right) \div \left( \frac{31,331,087}{2,375,929} \right) \right) = 2.3662$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} \middle/ D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} \middle/ D_{38} \right) \right)$$

$$100 \times \left( \binom{497,860,018}{2,191,389} - \binom{501,255,585}{2,191,389} \right) = -154.9504$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{506,077,758}{2,473,737} \right) \div \left( \frac{1,305,675,944}{2,473,737} \right) \right) \times 1.78 = 0.6899$$

## Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, no cash values are required.

### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}\text{CV}_{35}\text{=}$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624 - 0.3824 \times 1,427,995,489\right) \times \frac{1}{2,191,389} = -2,643.44$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{22.1223 \times 2,473,737 + 496,218,264}{1,440,689,629} = 0.3824$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 9.6979 + 0.01 \times 1000 = 22.1223$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264}{51,167,843} \right] = 9.6979$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

Robert & Hopf

Robert E. Hupf, FSA MAAA Product Performance Director

March 21, 2008

# Exhibits

# Exhibit 1 Description of Preliminary "X" Factors

# **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

# UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C092LNA08P

20 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT PARTIAL RETURN OF PREMIUM FULL GUARANTEE

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# **Product Description**

#### **Premiums**

Premiums are guaranteed in all policy years. Premiums are level for the first 20 policy years and are increasing thereafter. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-60 for nontobacco risks and from 18-55 for tobacco risks.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

#### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve, 2) the unitary reserve, and 3) the unusual pattern of guaranteed cash surrender value reserve.

### Segmented Reserves

The initial segment is 20 years. Premiums are set to create one year segments for policy years 21 to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

### Unusual Pattern of Guaranteed Cash Surrender Value Reserve

In a year where the cash surrender value is considered to have an unusual pattern of guaranteed cash surrender value, a reserve is determined that treats the cash surrender value in that year as an endowment.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

## Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders

 $_3V_{35}$  = End of policy year three reserve = maximum of 1) segmented, 2) unitary, and 3) unusual pattern of guaranteed cash value reserves

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{16} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{55} \times D_{55} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{16} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{68,634,522}{2,191,389} + \binom{69,313,603}{2,191,389} - \binom{122,548,528}{2,191,389} \right) = 702.7322$$

where

 $GCV_{55}$  = Guaranteed Cash Value at attained age 55

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{18} \overline{C}_{36+j} / D_{36} + GCV_{55} \times \overline{D}_{55} / D_{36} \right) \div \left( \sum_{j=0}^{18} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{74,135,305}{2,375,929} + \frac{69,313,603}{2,375,929} \right) \div \left( \frac{31,331,087}{2,375,929} \right) \right) = 4.5785$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{55} \times \overline{D}_{55} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) + \left( \frac{69,313,603}{2,191,389} \right) - \left( \frac{566,404,763}{2,191,389} \right) \right) = 35.0854$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

 $GCV_{50}$  = Guaranteed Cash Value at attained age 50

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} \middle/ D_{35} + GCV_{55} \times D_{55} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{503,360,802}{2,473,737} + \frac{69,313,603}{2,473,737} \right) \div \left( \frac{1,346,790,403}{2,473,737} \right) \right) \times 3.23 = 1.3734$$

Unusual Pattern of Guaranteed Cash Value Reserve :
 An unusual pattern of cash values occurs at the end of policy year 16.

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{11} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{50} \times \overline{D}_{50} / D_{38} \right) - \left( \sum_{t=0}^{11} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{47,921,682}{2,191,389} + \binom{41,316,261}{2,191,389} - \binom{74,018,697}{2,191,389} \right) = 694.5022$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

 $GCV_{50}$  = Guaranteed Cash Value at attained age 50

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{14} \overline{C}_{35+j} \middle/ D_{35} + GCV_{50} \times \overline{D}_{50} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{14} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For 
$$t=3$$
.

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{56,139,421}{2,473,737} + \frac{41,316,261}{2,473,737} \right) \div \left( \frac{93,874,761}{2,473,737} \right) \right) \times 3.23 = 3.3532$$

## Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, all cash values held meet or exceed the minimum standard.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}=$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} + GCV_{55} \times D_{55} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624+69,313,603-0.4384\times1,401,366,875\right)\times\frac{1}{2,191,389} = -2,595.29$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{55} \times D_{55}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{23.8156 \times 2,473,737 + 496,218,264 + 69,313,603}{1,424,401,748} = 0.4384$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 11.0525 + 0.01 \times 1000 = 23.8156$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{50} \times D_{50}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264 + 69,313,603}{51,167,843} \right] = 11.0525$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

#### Return of Premium Benefit

A return of premium benefit is available based on the sum of all premiums paid (including riders) times the return of premium percentage. There is a partial return of premium benefit paid upon surrender of the policy before the 20<sup>th</sup> policy anniversary. If the policy is in force on the 20<sup>th</sup> policy anniversary, a full return of premium is paid. The return of premium benefit will not be available after the 20<sup>th</sup> policy year. Return of premium percentages and nonforfeiture factors were calculated for each combination of: (1) gender; (2) issue age; (3) risk class; and (4) face amount band to ensure compliance with the Standard Nonforfeiture Law. The return of premium percentages for Standard risks with face amounts between \$100,000 and \$249,999 are shown in Exhibit 2.

## Reduced Paid-up Benefit

A reduced paid-up benefit is calculated assuming 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate mortality and 4.00% interest. The reduced paid-up benefit equals  $CV_{x+t}/A_{x+t}$  where  $CV_{x+t}$  equals the return of premium benefit at attained age x+t.

Robert E. Hupf, FSA MAAA Product Performance Director

Robert & App

March 21, 2008

# Exhibits

Description of Preliminary "X" Factors Return of Premium Percentages Exhibit 1

Exhibit 2

## **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T20 ROP Male Standard Nontobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	-	-	-	-	-	-	-	-	-	-
7	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
8	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400
10	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
11	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200
12	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100
13	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.6149	0.6159	0.6163	0.6171	0.6178	0.6185	0.6199	0.6213	0.6222	0.6228	0.6226	0.6219	0.6206	0.6196	0.6198	0.6216	0.6235	0.6257	0.6265	0.6268	0.6269	0.6257
17	0.7213	0.7224	0.7233	0.7244	0.7251	0.7266	0.7286	0.7307	0.7319	0.7325	0.7320	0.7304	0.7283	0.7274	0.7288	0.7315	0.7343	0.7374	0.7384	0.7390	0.7384	0.7362
18 19	0.8202 0.9129	0.8214 0.9137	0.8222 0.9140	0.8229 0.9147	0.8241 0.9154	0.8256 0.9165	0.8276 0.9178	0.8296 0.9190	0.8306 0.9196	0.8309 0.9196	0.8300 0.9186	0.8279 0.9171	0.8261 0.9165	0.8263 0.9170	0.8281 0.9184	0.8308 0.9201	0.8334 0.9217	0.8364 0.9239	0.8376 0.9245	0.8377 0.9241	0.8363 0.9229	0.8340 0.9213
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
_	Age at Issue																					
Duration	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	•	41	42	43	44	45 -	46	47	48	49	50	51 -	52	53	54 -	55 -	56 -	57	58	59 -	60	
Duration 1 2	•	41 - -	42 - -	43 - -	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1	•	41 - - -	42 - -	43 - - -	44 - - -	45 - - -	46 - - -	47 - -	48	49 - - -	50 - -	51 - - -	52 - -	53 - - -	54 - - -	55 - - -	56 - -	57 - -	58 - - -	59 - - -	60	
Duration 1 2 3 4	•	41 - - - -	42 - - - -	43 - - - -	44 - - - -	45 - - - -	46 - - -	47 - - -	48 - - - -	49 - - -	50 - - -	51 - - - -	52 - - -	53 - - - -	54 - - - -	55 - - -	56 - - -	57 - - -	58 - - - -	59 - - - -	60	
<u>Duration</u> 1 2 3 4 5	•	- - - -	42 - - - - -	43	44 - - - - -	45 - - - - -	46 - - - - -	47 - - - -	48 - - - - -	49 - - - - -	50 - - - - -	51 - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - - -	57 - - - -	58	59 - - - -	60	
Duration 1 2 3 4	40	- - - - -	- - - -	43	44	45 - - - - -	46	47	48	49	50	51 - - - - -	52	53 - - - - - -	54 - - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - - 0.0100	- - - - - - 0.0100	- - - - -	-	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	-	50	51	52	53	54	55 - - - - - -	56 - - - - -	57	58	59	60	
<u>Duration</u> 1 2 3 4 5	40 - - - - - - 0.0100 0.0200	- - - - -	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - -	- - - - - - -	- - - - - -	- - - - - -	- - - - - - -	- - - - - - -	- - - - - - -	- - - - - - -	57	58	59 - - - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - - 0.0100	- - - - - - 0.0100 0.0200	- - - - -	-	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	-	- - - - -	- - - - -	- - - - - -	- - - - - -	54 - - - - - - 0.0100 0.1400	55 - - - - - - - 0.0100 0.1400	- - - - -	- - - - - - -	58 - - - - - - - - - - - - - - - - - - -	59 - - - - - - - - - - - - - - - - - - -	60 - - - - - - - - - - - - - - - -	
Duration 1 1 2 3 4 5 6 7 8 9	40 - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200	- - - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100 0.1400	- - - - - - - - - 0.0100	- - - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100		- - - - - - -	- - - - - - - - 0.0800	
Duration 1 2 3 4 5 6 6 7 8 9 10	40 - - - - 0.0100 0.0200 0.0400 0.1500	- - - - - 0.0100 0.0200 0.0400 0.1500	- - - - - - 0.0100 0.0200 0.1500	- - - - - - 0.0100 0.0200 0.1500	- - - - - 0.0100 0.0200 0.1500	- - - - - - 0.0100 0.0200 0.1500	- - - - - 0.0100 0.0200 0.1500	- - - - - 0.0100 0.0200 0.1500	- - - - - 0.0100 0.0200 0.1500	- - - - - - - 0.0100 0.1400	- - - - - - - 0.0100 0.1400	- - - - - - - 0.0100 0.1400	- - - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100 0.1400	- - - - - - - 0.0100 0.1400	- - - - - - - 0.0100 0.1400	- - - - - - - 0.0100 0.1400	- - - - - - - - - - 0.0800	- - - - - - - - 0.0800	- - - - - - -	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - - 0.0100 0.0200 0.0400 0.1500 0.2200	- - - 0.0100 0.0200 0.0400 0.1500 0.2200	- - - - - 0.0100 0.0200 0.1500 0.2300	0.0100 0.0200 0.1500 0.2300	- - - - - 0.0100 0.0200 0.1500 0.2300	0.0100 0.0200 0.1500 0.2300	0.0100 0.0200 0.1500 0.2300	- - - - - 0.0100 0.0200 0.1500 0.2300	- - - - - 0.0100 0.0200 0.1500 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - 0.0100 0.1400 0.2300	- - - - - - - - 0.0800 0.1900	- - - - - - - - 0.0800 0.1900	- - - - - - - - 0.0800 0.1900	
Duration 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100	- - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100	0.0100 0.0200 0.1500 0.2300 0.3100	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100	0.0100 0.0200 0.1500 0.2300 0.3100	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - 0.0100 0.1400 0.2300 0.3100	- - - - - - - 0.0800 0.1900 0.2900	- - - - - - - - 0.0800 0.1900 0.2900	- - - - - - - - 0.0800 0.1900 0.2900	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700	0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	- - - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800	- - - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900	- - - - - - - 0.0800 0.1900 0.2900 0.3700	- - - - - - - 0.0800 0.1900 0.2900 0.3700	- - - - - - - 0.0800 0.1900 0.2900 0.3700	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300	0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400	- - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400		- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500	- - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400	- - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400	- - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300 0.5000	0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300 0.5000	- - - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000	0.0100 0.0200 0.1500 0.3100 0.3800 0.4400 0.5000	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000	0.0100 0.0200 0.1500 0.3100 0.3800 0.4400 0.5000	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000	- - - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000	- - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400 0.5000	- - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400 0.5000	- - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400 0.5000	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.4300 0.5000 0.6243 0.7340 0.8321	- - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300 0.5000 0.6233 0.7331 0.8318	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6233 0.7337 0.8328	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6242 0.7351 0.8342		- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6253 0.7362 0.8345	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6248 0.7351 0.8331	- - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6236 0.7331 0.8310	- - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6220 0.7307 0.8287	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6205 0.7285	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6191 0.7267 0.8249		- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6180 0.7254 0.8241	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6179 0.7254 0.8242	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6180 0.7254 0.8239	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6176 0.7245	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6168 0.7229 0.8208			- - - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400 0.5000 0.6133 0.7180 0.8160	0.0800 0.1900 0.2900 0.3700 0.4400 0.5000 0.6104 0.7164 0.8143	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300 0.5000 0.6243 0.7340 0.8321 0.9205	- - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.4300 0.5000 0.6233 0.7331 0.8318 0.9206	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6233 0.7337 0.8328 0.9214	0.0100 0.0200 0.1500 0.2300 0.3100 0.3400 0.5000 0.6242 0.7351 0.8342 0.9222	0.0100 0.0200 0.1500 0.2300 0.3800 0.3400 0.5000 0.6249 0.7361 0.8349	0.0100 0.0200 0.1500 0.2300 0.3100 0.3400 0.4400 0.5000 0.6253 0.7362 0.8345 0.9219	0.0100 0.0200 0.1500 0.2300 0.3100 0.3400 0.5000 0.6248 0.7351 0.8331 0.9208	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6236 0.7331 0.8310 0.9194	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6220 0.7307 0.8287 0.9179	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.4500 0.6205 0.7285 0.8266	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6191 0.7267 0.8249 0.9156	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6184 0.7257 0.8242 0.9153	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6180 0.7254 0.8241 0.9153	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6179 0.7254 0.8242 0.9153	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6180 0.7254 0.8239 0.9148	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6176 0.7245 0.8225 0.9137	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6168 0.7229 0.8208 0.9125	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6155 0.7210 0.8190 0.9114	0.0800 0.1900 0.2900 0.3700 0.4400 0.5000 0.6143 0.7193 0.8173 0.9104	- - - - - 0.0800 0.1900 0.2900 0.3700 0.4400 0.5000 0.6133 0.7186 0.8160 0.9094		
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.4300 0.5000 0.6243 0.7340 0.8321	- - - 0.0100 0.0200 0.0400 0.1500 0.2200 0.3100 0.3700 0.4300 0.5000 0.6233 0.7331 0.8318	0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6233 0.7337 0.8328	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6242 0.7351 0.8342		- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6253 0.7362 0.8345	- - - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6248 0.7351 0.8331	- - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6236 0.7331 0.8310	- - - 0.0100 0.0200 0.1500 0.2300 0.3100 0.3800 0.4400 0.5000 0.6220 0.7307 0.8287	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6205 0.7285	- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6191 0.7267 0.8249		- - - - 0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6180 0.7254 0.8241	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6179 0.7254 0.8242	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6180 0.7254 0.8239	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6176 0.7245	0.0100 0.1400 0.2300 0.3100 0.3900 0.4500 0.5000 0.6168 0.7229 0.8208			- - - - - - - 0.0800 0.1900 0.2900 0.3700 0.4400 0.5000 0.6133 0.7180 0.8160	0.0800 0.1900 0.2900 0.3700 0.4400 0.5000 0.6104 0.7164 0.8143	

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T20 ROP Male Standard Tobacco, Band 1

	Age at Issue																					
<u>Duration</u>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	-	-	-
7	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	-	-	-
8	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0100	0.0100	0.0100
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0400	0.0400	0.0400
10	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600
11	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400
12	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3200	0.3200	0.3200
13	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3900	0.3900	0.3900
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4500	0.4500	0.4500
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.6145	0.6150	0.6156	0.6162	0.6168	0.6176	0.6186	0.6197	0.6206	0.6212	0.6212	0.6204	0.6196	0.6184	0.6181	0.6194	0.6207	0.6220	0.6225	0.6225	0.6219	0.6205
17	0.7204	0.7213	0.7221	0.7229	0.7239	0.7251	0.7266	0.7282	0.7294	0.7300	0.7297	0.7283	0.7267	0.7254	0.7261	0.7281	0.7301	0.7317	0.7324	0.7321	0.7307	0.7284
18	0.8194	0.8201	0.8209	0.8217	0.8227	0.8240	0.8255	0.8270	0.8280	0.8283	0.8277	0.8260	0.8245	0.8242	0.8254	0.8273	0.8291	0.8307	0.8312	0.8305	0.8287	0.8262
19	0.9123	0.9128	0.9132	0.9138	0.9145	0.9153	0.9163	0.9173	0.9177	0.9178	0.9171	0.9158	0.9154	0.9156	0.9165	0.9177	0.9189	0.9199	0.9199	0.9192	0.9178	0.9161
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Age at Issue	41	42	43	44	45	46	Δ7	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54 -	55 -	56	57	58	59	60	
Duration 1	- U	41 - -	42	43	44	45 - -	46 - -	47 - -	48 - -	49	50	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1 2	- U	41	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50	51 - -	52	53 - -	54 - -	55 -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1	- U	41 - - -	42 - - -	43	44 - - -	45 - - -	46 - - -	47 - - -	48 - - -	49 - - -	50 - - -	51 - - -	52	53	54 - - -	55 - - -	56 - - -	57 - - -	58 - - -	59 - - -	60	
Duration 1 2	- U	41	42 - - - -	43 - - - -	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60 - - - -	
Duration 1 2 3 4	- U	41 - - - - -	42 - - - - -	43	44 - - - - -	45 - - - -	46 - - - -	47 - - - - -	48 - - - - -	49	50	51 - - - -	52	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - -	57 - - - -	58	59 - - - - -	60	
Duration 1 2 3 4	- U	41	42	43	44	45 - - - -	46	47	48	49	50	51 - - - - -	52	53	54	55 - - - - -	56	57	58	59	60	
Duration 1 2 3 4	- U	41 - - - - - - 0.0100	42 - - - - - - 0.0100	43	44 - - - - - 0.0100	45 - - - - - - 0.0100	46 - - - - - 0.0100	47	48 0.0100	49 0.0100	50	51 - - - - -	52	53	54 - - - - - -	55 - - - - -	56 - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7	40	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - -	- - - - -	54 - - - - - - - - 0.0400	55 - - - - - - - - - - - 0.0400	56 - - - - - - -	57 - - - - - - -	58	59 - - - - - - -	60 -	
Duration 1 2 3 4 5 6 7 8	40 - - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - -	- - - - - - -	- - - - - - -	- - - - - - -	- - - - - -	- - - - - -	56 - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9	40 - - - - - - 0.0100 0.0400	- - - - - - 0.0100 0.0400	- - - - - - 0.0100 0.0400	- - - - - - - 0.0100 0.0400	- - - - - - 0.0100	- - - - - - - 0.0100 0.0400	- - - - - - 0.0100 0.0400	- - - - - 0.0100 0.0400	- - - - - - 0.0100 0.0400	- - - - - - 0.0100 0.0400	- - - - - - - 0.0400	- - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - - 0.0400	- - - - - - - 0.0400	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - 0.0100 0.0400 0.1600 0.2400	- - - - - - - 0.0400 0.1500 0.2500	- - - - - - - 0.0400 0.1500 0.2500	- - - - - - 0.0400 0.1500 0.2500	- - - - - - 0.0400 0.1500 0.2500	- - - - - - 0.0400 0.1500 0.2500	- - - - - - - 0.0400 0.1500 0.2500	56	57	58	59	60	
Duration 1 2 3 4 4 5 6 7 8 9 10 11 12	40 - - - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - - - 0.0100 0.0400 0.1600	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - - - 0.0100 0.0400 0.1600	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	56 - - - - - - - - - - -	57	58	59 - - - - - - - - - - - -	60	
Duration 1 2 3 4 5 6 6 7 8 9 10 11 12 13	40 - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	- - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3900	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3900	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3900	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3900	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3900	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3900	56	57	58	59	60	
Duration 1 2 3 4 4 5 6 7 8 9 10 11 12	40 - - - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	- - - - - - 0.0400 0.1500 0.2500 0.3200	56	57	58	59	60	
Duration 1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15	40 - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6189	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6177	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6173	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6175	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6178	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6174	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6168	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6156	- - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6140	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6113	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6103	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6096	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6092	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6089	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6082	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6189 0.7260	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6177 0.7246	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6173 0.7246	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6175 0.7250	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6178 0.7252	0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.3900 0.4500 0.5000 0.6174 0.7243	0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6168 0.7230	0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6156 0.7210	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6140 0.7187	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6126 0.7166			- - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6096 0.7127		0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6089 0.7116	- - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6082 0.7102	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6189	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6177	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6173	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6175	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6178	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6174	0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6168	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6156	- - - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000 0.6140	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6113	- - - - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6103	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6096	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6092	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6089	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6082	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6189 0.7260 0.8240	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6177 0.7246 0.8233	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6173 0.7246 0.8235	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6175 0.7250 0.8239	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6178 0.7252 0.8237	- - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6174 0.7243 0.8225	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6168 0.7230 0.8209	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6156 0.7210 0.8188	- - - - 0.0100 0.0400 0.1600 0.2400 0.3200 0.3200 0.4500 0.5000 0.6140 0.7187 0.8166		- - - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6113 0.7149 0.8131		- - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6096 0.7127 0.8112	0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6092 0.7122 0.8107	0.0400 0.1500 0.2500 0.3200 0.4500 0.5000 0.6089 0.7116 0.8098	- - - - - 0.0400 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6082 0.7102 0.8080	56	57	58	59	60	

21+

## EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T20 ROP Female Standard Nontobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
7	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
8	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300
9	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.1200	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700
10	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
11	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2200	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400
12	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.2900	0.3200	0.3200	0.3200	0.3200	0.3200	0.3200	0.3200	0.3200
13	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3600	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800	0.3800
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.6166	0.6167	0.6164	0.6162	0.6163	0.6168	0.6175	0.6182	0.6188	0.6195	0.6202	0.6210	0.6216	0.6223	0.6230	0.6237	0.6243	0.6249	0.6245	0.6241	0.6237	0.6234
17	0.7235	0.7233	0.7228	0.7226	0.7230	0.7239	0.7248	0.7260	0.7269	0.7279	0.7290	0.7302	0.7310	0.7318	0.7329	0.7339	0.7348	0.7356	0.7349	0.7344	0.7339	0.7332
18	0.8220	0.8216	0.8212	0.8213	0.8219	0.8227	0.8236	0.8249	0.8258	0.8268	0.8279	0.8290	0.8296	0.8305	0.8316	0.8326	0.8334	0.8339	0.8332	0.8329	0.8323	0.8315
19	0.9137	0.9134	0.9133	0.9135	0.9139	0.9144	0.9151	0.9159	0.9165	0.9172	0.9180	0.9185	0.9190	0.9196	0.9203	0.9209	0.9213	0.9216	0.9213	0.9211	0.9206	0.9200
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ane at Issue																					
_	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
_		41 -	42 - -	43	44 -	45 - -	46 - -	47 - -	48 - -	49 - -	50	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1		41 - -	42 - -	43 - -	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50	51 - -	52 - -	53 - -	54	55	56 - -	57 - -	58 - -	59 - -	60	
Duration 1 2		41 - - -	42 - - -	43	44 - - -	45 - - -	46 - - -	47 - - -	48 - - -	49 - - -	50 - - -	51 - - -	52 - - -	53 - - - -	54 - - - -	55 - - -	56 - - -	57 - - -	58 - - -	59 - - -	60	
Duration 1 2		41 - - - -	42 - - - -	43	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - - -	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60	
Duration 1 2 3 4		- - -	42 - - - - - - 0.0100	- - -	44 - - - - - 0.0100	- - -	46 - - - - -	47 - - - - -	48 - - - - -	49 - - - - -	50 - - - - -	51 - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
<u>Duration</u> 1 2 3 4 5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	46	47	48	49	50	51 - - - - -	52	53 - - - - - -	54 - - - - - -	55 - - - - - -	56 - - - - -	57	58	59 - - - - - -	60	
<u>Duration</u> 1 2 3 4 5	40 - - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - - - - 0.0100	47 - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - -	- - - - - - - - 0.0100	- - - - -	- - - - -	54 - - - - - - - 0.0100	55 - - - - - - - - 0.0100	- - - - -	- - - - - - - 0.0100	58 - - - - - - - - 0.0100	- - - - - - - - 0.0100	60	
Duration 1 2 3 4 5 6 7	40 - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - - -	- - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	60 - - - - - - - - - - 0.0500	
Duration 1 2 3 4 5 6 7	40 - - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - -	
Duration 1 2 3 4 5 6 7 8 9	40 - - - - 0.0100 0.0200 0.0300 0.0700	- - - - 0.0100 0.0200 0.0300 0.0700	- - - - 0.0100 0.0200 0.0300 0.0700	- - - - 0.0100 0.0200 0.0300 0.0700	0.0100 0.0200 0.0300 0.0700	- - - - 0.0100 0.0200 0.0300 0.0700	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - - 0.0100 0.0500	- - - - - - - 0.0100 0.0500	- - - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - 0.0100 0.0500	- - - - - - - 0.0500	
Duration 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700	- - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200	- - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200	0.0100 0.0200 0.0300 0.0700 0.1700	- - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - - 0.0100 0.0500 0.1500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200	0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - - 0.0100 0.0500 0.1500	- - - - - 0.0100 0.0500 0.1500	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - - 0.0100 0.0500 0.1500	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200	- - - - - - 0.0500 0.1500 0.2500 0.3200	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800	0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900	0.0500 0.1500 0.2500 0.3200 0.3900	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500	- - - - - 0.0500 0.1500 0.2500 0.3200 0.3200 0.3900 0.4500	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0500 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - 0.0100 0.0200 0.0300 0.1700 0.1700 0.3200 0.3800 0.4400 0.5000 0.6227	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6220	- - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6213	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6207	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6202	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6199	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6193	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6188	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6184	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6181	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6176	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6173	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6171	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6167	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6164	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6159	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6154	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6148	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6142	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6134	- - - - - - 0.0500 0.1500 0.2500 0.3200 0.3200 0.4500 0.5000 0.6125	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.3200 0.3800 0.4400 0.5000 0.6227 0.7321	- - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6220 0.7310	- - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6213	- 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6207 0.7293	- - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6202 0.7286	- 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6199 0.7280	0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6193 0.7272	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6188 0.7266	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6184 0.7260	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6181 0.7254	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.6176 0.7248	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6171 0.7239	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6167 0.7235	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6164 0.7229	- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6159	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6154 0.7213	- - - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6148		- - - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.3900 0.4500 0.5000 0.6134	- - - - - - 0.0500 0.1500 0.2500 0.3200 0.3200 0.3900 0.4500 0.5000 0.6125	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6227 0.7321 0.8303	- - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6220 0.7310 0.8292	- - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3800 0.4400 0.5000 0.6213 0.7300 0.8283	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6207 0.7293 0.8277	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6202 0.7286 0.8271	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6199 0.7280 0.8264	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6193 0.7272 0.8257	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6188 0.7266 0.8252	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6184 0.7260 0.8245	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6181	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6176 0.7248 0.8233		- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6171 0.7239 0.8225	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6167 0.7235 0.8220	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6164 0.7229 0.8213	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.6159 0.7221 0.8204	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6154 0.7213 0.8197	- - - - - 0.0100 0.0500 0.1500 0.3200 0.3900 0.4500 0.5000 0.6108 0.7204 0.8187	- - - - 0.0100 0.0500 0.1500 0.3200 0.3900 0.4500 0.5000 0.6102 0.7194 0.8176	- - - - 0.0100 0.0500 0.1500 0.2400 0.3900 0.4500 0.5000 0.6134 0.7182		
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6227 0.7321 0.8303 0.9191	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6220 0.7310 0.8292 0.9184		0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.4400 0.5000 0.6207 0.7293 0.8277 0.9176	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6202 0.7286 0.8271 0.9171	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6199 0.7280 0.8264 0.9167	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6193 0.7272 0.8257 0.9163	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6188 0.7266 0.8252 0.9159	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6184 0.7260 0.8245 0.9155	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6181 0.7254 0.8240 0.9151	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6176 0.7248 0.8233 0.9147	- 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6173 0.7243 0.8228 0.9144	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6171 0.7239 0.8225 0.9141	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6167 0.7235 0.8220 0.9137	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6164 0.7229 0.8213 0.9132	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6159 0.7221 0.8204 0.9126	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6154 0.7213 0.8197 0.9121	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.4500 0.5000 0.6148 0.7204 0.8187 0.9114	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6142 0.7194 0.8176 0.9107		0.0500 0.1500 0.2500 0.3200 0.3900 0.4500 0.5000 0.6125 0.7168 0.8150 0.9088	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6227 0.7321 0.8303	- - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6220 0.7310 0.8292	- - - 0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3800 0.4400 0.5000 0.6213 0.7300 0.8283	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6207 0.7293 0.8277	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6202 0.7286 0.8271	0.0100 0.0200 0.0300 0.0700 0.1700 0.2400 0.3200 0.3800 0.4400 0.5000 0.6199 0.7280 0.8264	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6193 0.7272 0.8257	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6188 0.7266 0.8252	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6184 0.7260 0.8245	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6181	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.5000 0.6176 0.7248 0.8233		- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6171 0.7239 0.8225	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6167 0.7235 0.8220	- - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6164 0.7229 0.8213	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3900 0.4500 0.6159 0.7221 0.8204	- - - - 0.0100 0.0500 0.1500 0.2400 0.3200 0.3200 0.4500 0.5000 0.6154 0.7213 0.8197	- - - - - 0.0100 0.0500 0.1500 0.3200 0.3900 0.4500 0.5000 0.6108 0.7204 0.8187	- - - - 0.0100 0.0500 0.1500 0.3200 0.3900 0.4500 0.5000 0.6102 0.7194 0.8176	- - - - 0.0100 0.0500 0.1500 0.2400 0.3900 0.4500 0.5000 0.6134 0.7182		

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 20T20 ROP

Female Standard Tobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	-	-	-	-	-	-	-	-	-
7	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
8	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
9	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800
10	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
11	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2400	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
12	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3100	0.3300	0.3300	0.3300	0.3300	0.3300	0.3300	0.3300	0.3300	0.3300
13	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3700	0.3900	0.3900	0.3900	0.3900	0.3900	0.3900	0.3900	0.3900	0.3900
14	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4300	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500
15	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
16	0.6162	0.6161	0.6159	0.6157	0.6159	0.6163	0.6168	0.6175	0.6182	0.6188	0.6195	0.6205	0.6216	0.6224	0.6228	0.6230	0.6229	0.6229	0.6223	0.6217	0.6209	0.6201
17	0.7227	0.7224	0.7221	0.7220	0.7223	0.7230	0.7238	0.7250	0.7259	0.7268	0.7280	0.7294	0.7311	0.7321	0.7325	0.7326	0.7325	0.7324	0.7316	0.7306	0.7295	0.7282
18	0.8212	0.8208	0.8206	0.8207	0.8211	0.8218	0.8227	0.8238	0.8247	0.8256	0.8269	0.8284	0.8300	0.8308	0.8310	0.8310	0.8309	0.8308	0.8299	0.8289	0.8278	0.8264
19	0.9131	0.9130	0.9129	0.9130	0.9133	0.9139	0.9145	0.9152	0.9158	0.9164	0.9173	0.9184	0.9193	0.9196	0.9198	0.9197	0.9197	0.9195	0.9189	0.9183	0.9174	0.9165
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	Age at Issue																					
Duration	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41	42	43	44	45 -	46	47 -	48	49	50	51 -	52	53	54 -	55 -	56	57	58	59 -	60	
Duration 1 2		41 - -	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1		41 - -	42 - -	43 - -	44 - - -	45 - - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1 2 3 4		41 - - -	42 - - - -	43 - - -	44 - - - -	45 - - - -	46 - - - -	47 - - -	48 - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - -	56 - - -	57 - - -	58 - - - -	59 - - - -	60 - - -	
<u>Duration</u> 1  2  3  4  5		41 - - - -	42 - - - - -	43 - - - -	44 - - - - -	45 - - - - -	46 - - - -	47 - - - -	48 - - - - -	49 - - - - -	50 - - - - -	51 - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - - -	57 - - - -	58 - - - - -	59 - - - - -	60	
Duration 1 2 3 4 5 6	40	- - - - -	42 - - - - -	43 - - - - -	44 - - - - -	- - - - -	46 - - - -	47	48	49	- - - - -	51	52	- - - - -	54 - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - - 0.0100	- - - - - - 0.0100	- - - - - -	- - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	- - - - -	- - - - - -	- - - - - -	- - - - - -	55 - - - - -	56 - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - -	- - - - - -	56 - - - - - -	57	58	59 - - - - - -	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - - 0.0100 0.0200 0.0800	- - - - - 0.0100 0.0200 0.0800	- - - - - - 0.0100 0.0600	- - - - - - - 0.0100	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - 0.0100 0.0600	- - - - - - - 0.0100 0.0600	- - - - - - - 0.0100 0.0600	- - - - - - - - 0.0600	- - - - - - - - 0.0600	56 - - - - - - -	57 - - - - - - -	58	59 - - - - - - -	60	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - - 0.0100 0.0200 0.0800 0.1700	- - - - 0.0100 0.0200 0.0800 0.1700	- - - - - - 0.0100 0.0600 0.1700	- - - - - - 0.0100 0.0600 0.1700	- - - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - 0.0100 0.0600 0.1700	- - - - - - - 0.0600 0.1700	- - - - - - - 0.0600 0.1700	56 - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11	40 - - - - - 0.0100 0.0200 0.0800 0.1700 0.2500	- - - - 0.0100 0.0200 0.0800 0.1700 0.2500	- - - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - - 0.0100 0.0600 0.1700 0.2500	- - - - - - 0.0600 0.1700 0.2500	- - - - - - - 0.0600 0.1700 0.2500	56	57	58	59	60	
Duration 1 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300	- - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300	- - - - - - 0.0600 0.1700 0.2500 0.3300	- - - - - - 0.0600 0.1700 0.2500 0.3300	56 - - - - - - - - - -	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900	0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - - 0.0600 0.1700 0.2500 0.3300 0.3900	- - - - - - 0.0600 0.1700 0.2500 0.3300 0.3900	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500	0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	- - - - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	- - - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6192	0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6182	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6174	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6167	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6159	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6152	- - - 0.0100 0.1700 0.2500 0.3300 0.4500 0.5000 0.6147	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6143	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6140	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6136	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6133	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6130	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6126	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6122	- - - - - 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6117	- - - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6110	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6192 0.7268	- - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6182 0.7255	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6174 0.7244	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6167 0.7233	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.6159 0.7222	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.6152 0.7210		0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6143 0.7197	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6140 0.7192	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6136 0.7187	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6133 0.7183	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6130 0.7177	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6126 0.7172	0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6122 0.7165	- - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6117 0.7157	- - - - 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6110 0.7144	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6192 0.7268 0.8250	- - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.4500 0.5000 0.6182 0.7255 0.8238	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6174 0.7244 0.8227	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6167 0.7233 0.8217	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6159 0.7222 0.8205	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6152 0.7210 0.8193	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6147 0.7203	- - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6143 0.7197 0.8182	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6100 0.7192 0.8177	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6136 0.7187 0.8172	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6103 0.7183 0.8167	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6100 0.7177 0.8161	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6126 0.7172 0.8156	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6122 0.7165 0.8149	- - - - - 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6117 0.7157 0.8139	- - - - - 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6110 0.7144 0.8126	56	57	58	59	60	
Duration - 1	40 - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.4500 0.5000 0.6192 0.7268 0.8250 0.9157	0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.4500 0.5000 0.6182 0.7255 0.8238 0.9149	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6174 0.7244 0.8227 0.9142	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6167 0.7233 0.8217 0.9135	- - - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6159 0.7222 0.8205 0.9127	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6152 0.7210 0.8193 0.9119	- 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6147 0.7203 0.8187 0.9115	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6143 0.7197 0.8182 0.9112	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6140 0.7192 0.8177 0.9109	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6136 0.7187 0.8172 0.9105	- - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6133 0.7183 0.7183	- - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6130 0.7177 0.8161 0.9098	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6126 0.7172 0.8156 0.9094	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6122 0.7165 0.8149 0.9088	0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6117 0.7157 0.8139 0.9081	0.0600 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6110 0.7144 0.8126 0.9071	56	57	58	59	60	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.3900 0.4500 0.5000 0.6192 0.7268 0.8250	- - - - 0.0100 0.0200 0.0800 0.1700 0.2500 0.3300 0.4500 0.5000 0.6182 0.7255 0.8238	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6174 0.7244 0.8227	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6167 0.7233 0.8217	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6159 0.7222 0.8205	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6152 0.7210 0.8193	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6147 0.7203	- - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6143 0.7197 0.8182	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6100 0.7192 0.8177	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6136 0.7187 0.8172	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6103 0.7183 0.8167	- - - - 0.0100 0.0600 0.1700 0.2500 0.3900 0.4500 0.5000 0.6100 0.7177 0.8161	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6126 0.7172 0.8156	- - - - 0.0100 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6122 0.7165 0.8149	- - - - - 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6117 0.7157 0.8139	- - - - 0.0600 0.1700 0.2500 0.3300 0.4500 0.5000 0.6110 0.7144 0.8126	56	57	58	59	60	

## UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C093LNA08P

## 30 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT SHORT GUARANTEE

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## **Product Description**

#### **Premiums**

Current premiums are level for the first 30 policy years and are increasing thereafter. Guaranteed premiums are equal to the current premiums for the first five policy years and are increasing thereafter. In years 31 and beyond, current premiums are equal to the guaranteed premiums. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-65.

Premiums cannot change in the first five policy years. In years six and beyond, premium adjustments will only be made if, upon review of company experience, an apparently significant and permanent improvement or deterioration above or below the expected company experience is indicated. The qualities of significance and permanence cannot be precisely quantified and these decisions must involve actuarial judgment. Premium adjustments will only be made after careful consideration and will apply equally to all members of the same original risk classification. Any change will not attempt to recover past losses or distribute past gains and will be based only on future expectations for such factors as mortality, persistency, expense, and investment earnings.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve and 2) the unitary reserve.

## Segmented Reserves

The initial segment is five years. Premiums are set to create one year segments for policy years six to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

## Deficiency Reserve

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

#### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}V_{35}$  = End of policy year three reserve = maximum of 1) segmented and 2) unitary

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{1} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{1} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{5,767,766}{2,191,389} - \binom{5,406,174}{2,191,389} \right) = 16.5006$$

where:

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{3} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{3} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{11,268,550}{2,375,929} \right) \div \left( \frac{8,774,589}{2,375,929} \right) \right) = 1.2842$$

2) Unitary Reserve:

$$100 \times \left[ \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right]$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) - \left( \frac{501,699,007}{2,191,389} \right) \right) = -175.1852$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} / D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} / D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{506,077,758}{2,473,737} \right) \div \left( \frac{1,454,053,534}{2,473,737} \right) \right) \times 1.80 = 0.6265$$

### Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, no cash values are required.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}=$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times (488,160,624 - 0.3610 \times 1,513,168,408) \times \frac{1}{2,191,389} = -2,653.47$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{22.1223 \times 2,473,737 + 496,218,264}{1,526,005,179} = 0.3610$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 9.6979 + 0.01 \times 1000 = 22.1223$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264}{51,167,843} \right] = 9.6979$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

Robert & Hopf

Robert E. Hupf, FSA MAAA Product Performance Director

# Exhibits

# Exhibit 1 Description of Preliminary "X" Factors

## **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

## UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C094LNA08P

30 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT PARTIAL RETURN OF PREMIUM SHORT GUARANTEE

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## **Product Description**

#### **Premiums**

Current premiums are level for the first 30 policy years and are increasing thereafter. Guaranteed premiums are equal to the current premiums for the first five policy years and are increasing thereafter. In years 31 and beyond, current premiums are equal to the guaranteed premiums. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-60.

Premiums cannot change in the first five policy years. In years six and beyond, premium adjustments will only be made if, upon review of company experience, an apparently significant and permanent improvement or deterioration above or below the expected company experience is indicated. The qualities of significance and permanence cannot be precisely quantified and these decisions must involve actuarial judgment. Premium adjustments will only be made after careful consideration and will apply equally to all members of the same original risk classification. Any change will not attempt to recover past losses or distribute past gains and will be based only on future expectations for such factors as mortality, persistency, expense, and investment earnings.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

#### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the

segmented reserve, 2) the unitary reserve, and 3) the unusual pattern of guaranteed cash surrender value reserve.

## Segmented Reserves

The initial segment is five years. Premiums are set to create one year segments for policy years six to expiry.

## Unitary Reserves

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

## Unusual Pattern of Guaranteed Cash Surrender Value Reserve

In a year where the cash surrender value is considered to have an unusual pattern of guaranteed cash surrender value, a reserve is determined that treats the cash surrender value in that year as an endowment.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

#### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_3V_{35}$  = End of policy year three reserve = maximum of 1) segmented, 2) unitary, and 3) unusual pattern of guaranteed cash value reserves

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{1} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{1} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{5,767,766}{2,191,389} \right) - \left( \frac{5,406,174}{2,191,389} \right) \right) = 16.5006$$

where

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{3} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{3} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \binom{11,268,550}{2,375,929} \div \binom{8,774,589}{2,375,929} \right) = 1.2842$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{65} \times D_{65} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) + \left( \frac{48,800,796}{2,191,389} \right) - \left( \frac{548,324,348}{2,191,389} \right) \right) = -75.9123$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} \middle/ D_{35} + GCV_{65} \times D_{65} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{503,360,802}{2,473,737} + \frac{48,800,796}{2,473,737} \right) \div \left( \frac{1,455,568,401}{2,473,737} \right) \right) \times 2.47 = 0.9377$$

3) Unusual Pattern of Guaranteed Cash Value Reserve : An unusual pattern of cash values did not develop in this case.

## Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, all cash values held meet or exceed the minimum standard.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}$ = End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} + GCV_{65} \times D_{65} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624+48,800,796-0.3930 \times 1,516,026,665\right) \times \frac{1}{2,191,389} = -2,683.65$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{65} \times D_{65}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{23.3145 \times 2,473,737 + 496,218,264 + 48,800,796}{1,516,026,665} = 0.3930$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 10.6516 + 0.01 \times 1000 = 23.3145$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{55} \times D_{55}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264 + 48,800,796}{51,167,843} \right] = 10.6516$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

## Return of Premium Benefit

A return of premium benefit is available based on the sum of all premiums paid (including riders) times the return of premium percentage. There is a partial return of premium benefit paid upon surrender of the policy before the 30<sup>th</sup> policy anniversary. If the policy is in force on the 30<sup>th</sup> policy anniversary, a full return of premium is paid. The return of premium benefit will not be available after the 30<sup>th</sup> policy year. Return of premium percentages and nonforfeiture factors were calculated for each combination of: (1) gender; (2) issue age; (3) risk class; and (4) face amount band to ensure compliance with the Standard Nonforfeiture Law. The return of premium percentages for Standard risks with face amounts between \$100,000 and \$249,999 are shown in Exhibit 2.

## Reduced Paid-up Benefit

A reduced paid-up benefit is calculated assuming 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate mortality and 4.00% interest. The reduced paid-up benefit equals  $CV_{x+t}/A_{x+t}$  where  $CV_{x+t}$  equals the return of premium benefit at attained age x+t.

Robert E. Hupf, FSA MAAA Product Performance Director

Robert & Hopf

March 21, 2008

# Exhibits

Description of Preliminary "X" Factors Return of Premium Percentages Exhibit 1

Exhibit 2

## **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T5 ROP Male Standard Nontobacco, Band 1

<u>-</u>	Age at Issue																					
<u>Duration</u>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
7	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
8	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
9	0.0400	0.0300	0.0300	0.0400	0.0400	0.0300	0.0300	0.0300	0.0400	0.0400	0.0400	0.0400	0.0300	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100
14	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300
15	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
16	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
17	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900
18	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
20	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
21	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
22	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500
23	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000
24	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500
25	0.5260	0.5272	0.5289	0.5309	0.5323	0.5317	0.5292	0.5267	0.5248	0.5231	0.5224	0.5223	0.5233	0.5244	0.5248	0.5240	0.5225	0.5211	0.5204	0.5205	0.5212	0.5220
26	0.6076	0.6102	0.6137	0.6170	0.6180	0.6154	0.6112	0.6074	0.6043	0.6019	0.6009	0.6017	0.6038	0.6055	0.6054	0.6032	0.6005	0.5985	0.5978	0.5985	0.5999	0.6012
27	0.6957	0.6996	0.7043	0.7071	0.7062	0.7024	0.6978	0.6935	0.6900	0.6874	0.6872	0.6891	0.6918	0.6930	0.6916	0.6886	0.6855	0.6837	0.6836	0.6849	0.6865	0.6881
28	0.7907	0.7953	0.7992	0.8000	0.7981	0.7944	0.7904	0.7866	0.7833	0.7817	0.7825	0.7848	0.7869	0.7869	0.7849	0.7819	0.7794	0.7784	0.7789	0.7802	0.7818	0.7829
29 30	0.8927	0.8958	0.8973	0.8970	0.8955	0.8930	0.8907	0.8880	0.8862	0.8858	0.8868	0.8884	0.8891	0.8886	0.8870	0.8851	0.8839	0.8836	0.8841	0.8851	0.8860	0.8866
31+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
011																						
	Age at Issue																					
Duration	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
-		41	42	43	44	45 -	46	47 -	48	49	50	51 -	52 -	53 -	54 -	55 -	56 -	57 -	58	59 -	60	
-		41 - -	42 - -	43 - -	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1		41 - - -	42 - - -	43 - - -	44 - - -	45 - - -	46 - - -	47 - - -	48 - - -	49 - - -	50 - -	51 - - -	52 - - -	53	54 - - -	55 - -	56 - -	57 - -	58 - - -	59 - -	60 - -	
Duration 1 2 3 4		41 - - - -	42 - - - -	43 - - - -	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - -	53 - - -	54 - - - -	55 - - - -	56 - - -	57 - - -	58 - - - -	59 - - - -	60 - - -	
Duration 1 1 2 3 4 5	40 - - - -	41 - - - -	42 - - - -	43 - - - -	- - - - -	45 - - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60	
Duration 1 2 3 4	40 - - - - - 0.0100	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	51 - - - -	52 - - - - - -	53 - - - - - -	54 - - - - -	55 - - - - -	56 - - - -	57 - - - -	58	59 - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - 0.0100 0.0200	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	51 - - - - -	52 - - - - - -	53 - - - - - -	54 - - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	-	- - - - - -	- - - - - -	- - - - - - -	- - - - - -	- - - - - -	57 - - - - - -	58 - - - - - -	59 - - - - - -	60	
Duration 1 1 2 3 4 5 6 7 8 9	40 - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - 0.0100 0.0200 0.0300	- - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - - 0.0100			59	60	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - 0.0100 0.0200 0.0300 0.0400	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - - 0.0100	59	60	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200 0.0400	- - - - - - 0.0100 0.0200 0.0400	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - -	- - - - - - - - - -	
Duration 1 1 2 3 4 5 6 7 8 9 10 11	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700	- - - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - - - 0.0100 0.0200 0.0400	- - - - - - - - 0.0100 0.0200 0.0400	- - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	
Duration 1 2 3 4 5 6 7 8 9 10 11 12	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900	- - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - - - 0.0100 0.0200 0.0400 0.0600	- - - - - - - - - - 0.0100	- - - - - - - - - - 0.0100	
Duration 1 2 3 4 5 6 6 7 8 9 10 11 12 13 14	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1300	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000	- - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800 0.1000	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800 0.1000	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800 0.1000	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800 0.1000	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800 0.1000	- - - - - 0.0100 0.0200 0.0400 0.0600 0.0800 0.1000	- - - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - - - 0.0100 0.0200 0.0400 0.0600 0.0800	- - - - - - - - - - 0.0100 0.0400 0.0600	- - - - - - - - - 0.0100 0.0400 0.0600	
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Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2500 0.3500 0.3500 0.4500		- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1500 0.1700 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000 0.1700 0.1700 0.2500 0.2700 0.3200 0.3200 0.3500 0.4500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1700 0.1700 0.1700 0.2500 0.2700 0.3200 0.3200 0.4500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1500 0.1700 0.1700 0.2100 0.2500 0.2700 0.3200 0.3200 0.4500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1500 0.1700 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500		- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1700 0.1900 0.2100 0.2700 0.3200 0.3200 0.3500 0.4500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000 0.1700 0.1700 0.2100 0.2500 0.2700 0.3200 0.3200 0.4500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1000 0.1700 0.1900 0.2100 0.2500 0.2700 0.3200 0.3200 0.4500		0.0100 0.0200 0.0400 0.0600 0.1000 0.1500 0.1700 0.2300 0.2300 0.2300 0.3000 0.3413 0.3877 0.4402	0.0100 0.0200 0.0400 0.0600 0.0800 0.1000 0.1250 0.1500 0.1700 0.2300 0.2300 0.3000 0.3000 0.3393 0.3839 0.4348								
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2500 0.3500 0.4500 0.4500 0.5227		0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1500 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4000 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1500 0.1700 0.1900 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0700 0.1500 0.1700 0.1500 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1500 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1500 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0500 0.0700 0.1000 0.1500 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1300 0.1700 0.2100 0.2500 0.2500 0.3200 0.3500 0.4500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1300 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500 0.4500	0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1300 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500	0.0100 0.0200 0.0400 0.0800 0.1000 0.1250 0.1500 0.1700 0.2000 0.2300 0.2300 0.3429 0.3915 0.4452 0.5066	0.0100 0.0200 0.0400 0.0600 0.1000 0.1500 0.1700 0.2000 0.2300 0.2600 0.3000 0.3413 0.3877 0.4402 0.5002	0.0100 0.0200 0.0400 0.0600 0.1000 0.1500 0.1700 0.2000 0.2300 0.2600 0.3000 0.3039 0.3039 0.4348 0.4936		0.0100 0.0200 0.0400 0.0800 0.1000 0.1250 0.1500 0.1700 0.2000 0.2300 0.2300 0.3002 0.3002 0.3002 0.4239	0.0100 0.0200 0.0400 0.0800 0.1000 0.1250 0.1500 0.1700 0.2000 0.2300 0.2300 0.3331 0.3722 0.4741	0.0100 0.0200 0.0400 0.0800 0.1050 0.1300 0.1900 0.2200 0.2600 0.3001 0.3010 0.3010 0.3010 0.3010 0.3010 0.3010 0.3010 0.3010	0.0100 0.0200 0.0400 0.0800 0.1050 0.1300 0.1900 0.2200 0.2200 0.3000 0.3000 0.3000 0.3000 0.3000			
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.3000 0.3500 0.4000 0.4500 0.4500 0.4500 0.4500	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1500 0.1700 0.1500 0.1700 0.2100 0.2500 0.2700 0.3500 0.4000 0.4500 0.4500						0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1500 0.1500 0.1700 0.2100 0.2500 0.2700 0.3500 0.4000 0.4500 0.5160			0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1300 0.1300 0.1700 0.2100 0.2500 0.2700 0.3500 0.4000 0.4500 0.5127		0.0100 0.0200 0.0400 0.0600 0.1000 0.1250 0.1500 0.1700 0.2200 0.2300 0.2600 0.3000 0.3413 0.3877 0.4402 0.5002	0.0100 0.0200 0.0400 0.0600 0.1000 0.1500 0.1700 0.2500 0.2300 0.2600 0.3903 0.3839 0.4348 0.4936 0.5625								
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2500 0.3000 0.3500 0.4500 0.4500 0.4527 0.6021 0.6888				- 0.0100 0.0200 0.0300 0.0500 0.0500 0.0700 0.1500 0.1700 0.1700 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5957 0.5957	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1500 0.1700 0.1900 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5931	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1500 0.1700 0.1900 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5163			- 0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1300 0.1700 0.1900 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500 0.5868 0.6690	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1000 0.1300 0.1700 0.1900 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5133		0.0100 0.0200 0.0400 0.0600 0.1000 0.1250 0.1500 0.1700 0.2300 0.2300 0.2600 0.3000 0.3413 0.3877 0.4402 0.5697 0.6510	0.0100 0.0200 0.0400 0.0600 0.1250 0.1500 0.1700 0.2300 0.2300 0.3300 0.3383 0.4348 0.4348 0.5625 0.6440								
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	40 - - 0.0100 0.0200 0.0300 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2500 0.3500 0.4500 0.4500 0.4500 0.5227 0.6021 0.6888 0.7833			0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1500 0.1700 0.2100 0.2500 0.3200 0.3500 0.4500 0.5212 0.5285 0.6831	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1500 0.1500 0.1700 0.2100 0.2200 0.3200 0.3200 0.3500 0.4500 0.5197 0.5957 0.6796 0.7736		0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1500 0.1700 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500 0.4500 0.5168 0.5913 0.6754			0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1000 0.1300 0.1700 0.2100 0.2500 0.3200 0.3500 0.4000 0.5143 0.5868 0.6690 0.7631		0.0100 0.0200 0.0400 0.0800 0.1000 0.1250 0.1500 0.2000 0.2300 0.2300 0.3429 0.3910 0.4452 0.5066 0.5768	0.0100 0.0200 0.0400 0.0600 0.1250 0.1500 0.1700 0.2000 0.2300 0.2600 0.3000 0.3413 0.3877 0.4402 0.5002 0.6510 0.7471	0.0100 0.0200 0.0400 0.0600 0.1250 0.1500 0.1700 0.2000 0.2300 0.2600 0.3000 0.3393 0.3839 0.4936 0.5625 0.6440 0.7413		0.0100 0.0200 0.0400 0.0800 0.1000 0.1250 0.1500 0.1500 0.2000 0.2300 0.2300 0.3352 0.3760 0.4239 0.4807 0.5485 0.6302 0.7290	0.0100 0.0200 0.0400 0.0800 0.1000 0.1250 0.1500 0.1500 0.2000 0.2300 0.2300 0.3331 0.3722 0.4186 0.4741 0.6221	0.0100 0.0200 0.0400 0.0800 0.1050 0.1300 0.1900 0.2200 0.2600 0.3001 0.3311 0.3682 0.4129 0.4669 0.5325 0.6130 0.7129	0.0100 0.0200 0.0400 0.0800 0.1050 0.1300 0.1900 0.2200 0.3290 0.3290 0.36048 0.4589 0.5229 0.6027 0.7034			
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2500 0.3000 0.3500 0.4500 0.4500 0.4527 0.6021 0.6888				- 0.0100 0.0200 0.0300 0.0500 0.0500 0.0700 0.1500 0.1700 0.1700 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5957	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1500 0.1700 0.1900 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5931	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1500 0.1700 0.1900 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5163			- 0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1300 0.1700 0.1900 0.2100 0.2500 0.2700 0.3200 0.3500 0.4500 0.5868 0.6690	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1000 0.1300 0.1700 0.1900 0.2100 0.2500 0.2700 0.3500 0.3500 0.4500 0.4500 0.5133		0.0100 0.0200 0.0400 0.0600 0.1000 0.1250 0.1500 0.1700 0.2300 0.2300 0.2600 0.3000 0.3413 0.3877 0.4402 0.5697 0.6510	0.0100 0.0200 0.0400 0.0600 0.1250 0.1500 0.1700 0.2300 0.2300 0.3300 0.3383 0.4348 0.4348 0.5625 0.6440								

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### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T5 ROP Male Standard Tobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
7	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100 0.0200	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
8	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
9	0.0400	0.0300	0.0300	0.0300	0.0300	0.0300	0.0400	0.0400	0.0300	0.0400	0.0400	0.0400	0.0300	0.0300	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100
14	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300
15	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
16	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
17	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900
18	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
20	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
21	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3012	0.3004	0.2992	0.2983
22	0.3582	0.3578	0.3583	0.3592	0.3607	0.3622	0.3631	0.3632	0.3618	0.3590	0.3567	0.3552	0.3546	0.3545	0.3547	0.3553	0.3555	0.3554	0.3556	0.3535	0.3513	0.3503
23	0.4192	0.4192	0.4205	0.4230	0.4261	0.4286	0.4298	0.4287	0.4246	0.4196	0.4159	0.4138	0.4131	0.4134	0.4144	0.4154	0.4156	0.4145	0.4131	0.4100	0.4077	0.4071
24	0.4843	0.4850	0.4878	0.4919	0.4961	0.4991	0.4993	0.4956	0.4896	0.4832	0.4789	0.4768	0.4767	0.4780	0.4796	0.4806	0.4798	0.4771	0.4746	0.4713	0.4695	0.4698
25	0.5542	0.5562	0.5607	0.5660	0.5707	0.5728	0.5705	0.5650	0.5578	0.5512	0.5470	0.5455	0.5466	0.5487	0.5505	0.5506	0.5482	0.5444	0.5414	0.5387	0.5379	0.5392
26	0.6301	0.6337	0.6392	0.6451	0.6489	0.6485	0.6446	0.6382	0.6310	0.6247	0.6213	0.6212	0.6233	0.6258	0.6268	0.6253	0.6217	0.6176	0.6151	0.6135	0.6138	0.6156
27	0.7128	0.7173	0.7233	0.7282	0.7295	0.7275	0.7230	0.7168	0.7104	0.7052	0.7033	0.7044	0.7071	0.7090	0.7084	0.7058	0.7019	0.6985	0.6970	0.6966	0.6975	0.6993
28	0.8023	0.8070	0.8119	0.8142	0.8138	0.8113	0.8073	0.8023	0.7974	0.7941	0.7936	0.7955	0.7976	0.7981	0.7965	0.7937	0.7907	0.7885	0.7881	0.7884	0.7894	0.7908
29 30	0.8984	0.9017	0.9037	0.9042	0.9034	0.9016	0.8991	0.8961	0.8937	0.8923	0.8927	0.8941	0.8948	0.8944	0.8930	0.8912	0.8896	0.8888	0.8889	0.8894	0.8900	0.8907 1.0000
30 31+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
	Age at Issue																					
Duration	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
-		41	42	43	44	45 -	46	47	48	49	50	51 -	52	53	54 -	55 -	56	57 -	58 -	59 -	60	
-		41 - -	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
Duration 1		41 - - -	42 - - -	43 - -	44 - - -	45 - - -	46 - -	47 - - -	48 - - -	49 - - -	50 - - -	51 - - -	52 - -	53 - -	54 - - -	55 - - -	56 - -	57 - -	58 - -	59 - - -	60 - -	
Duration 1 2 3 4		41 - - - -	42 - - - -	43 - - -	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - -	50 - - - -	51 - - - -	52 - - -	53 - - -	54 - - - -	55 - - - -	56 - - -	57 - - -	58 - - - -	59 - - - -	60 - - - -	
Duration 1 2 3 4 5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	51 - - - - -	52 - - - -	53	54 - - - -	55 - - - - -	56 - - -	57 - - - -	58 - - - - -	59 - - - - -	60 - - - -	
Duration 1 2 3 4	40 - - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	51 - - - -	52 - - - - - -	53 - - - - - -	54 - - - - -	55 - - - -	56 - - - -	57 - - - -	58	59 - - - -	60	
Duration 1 2 3 4 5 6 7	40 - - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - 0.0100 0.0200	51	52 - - - - - -	53 - - - - - - -	54 - - - - - -	55 - - - - - -	56 - - - - - -	57 - - - - - -	58	59 - - - - - -	60	
Duration 1 2 3 4 5 6 7 8	40 - - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - 0.0100 0.0200 0.0300	- - - - - - -	- - - - - -	- - - - - -	- - - - - -	55 - - - - - - -	56 - - - - - - -	57 - - - - - - -	58 - - - - - -	59 - - - - - - -	60	
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Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100	- - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100		- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2200	- - - 0.0100 0.0200 0.0300 0.0500 0.0700 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.22075	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2200	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2275		- - - - - - - - - - - - - - - - - - -	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367							0.0100 0.0400 0.0400 0.1208 0.1364 0.1457 0.1571	
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500		- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1700 0.1900 0.2300 0.2500	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2730	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.1900 0.2100 0.2300 0.2722		- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2375 0.2761	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2375 0.2741 0.33570			0.0100 0.0300 0.0500 0.0700 0.0900 0.1100 0.1800 0.1800 0.2111 0.2385 0.2690 0.3034	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1800 0.2111 0.2367 0.2655		- - - - 0.0100 0.0400 0.0600 0.1800 0.1500 0.1800 0.2111 0.2329 0.2577				- - - - - - - 0.0100 0.0400 0.0700 0.1288 0.1382 0.1494 0.1626 0.1784 0.1975		
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.2980				0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2500 0.2990	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2300 0.3194			0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2375 0.2761		0.0100 0.0200 0.0300 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2375 0.2720		0.0100 0.0300 0.0500 0.0700 0.1300 0.1600 0.1800 0.2111 0.2385 0.2690 0.3034	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367 0.2655 0.2980		0.0100 0.0400 0.0600 0.0800 0.1000 0.1300 0.1500 0.2111 0.2329 0.2572	0.0100 0.0400 0.0600 0.0800 0.1300 0.1500 0.1500 0.2111 0.2307 0.2535					
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2200 0.2500 0.2980 0.3504 0.4080 0.4715					- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.2100 0.2300 0.2730 0.3194 0.3694 0.4233								0.0100 0.0300 0.0500 0.0700 0.0900 0.1100 0.1800 0.1800 0.2111 0.2367 0.2655 0.2980 0.3349 0.3771 0.4259								
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.2500 0.4080 0.4715 0.5413					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2730 0.3194 0.3694 0.4233 0.4816 0.5453			0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2375 0.2761 0.3625 0.4167 0.4666	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1300 0.1500 0.1700 0.2100 0.2375 0.2741 0.3137 0.3570 0.4052 0.4595		0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.2111 0.2406 0.2711 0.3086 0.3490 0.3944 0.4459	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2385 0.2690 0.3034 0.3420 0.3859 0.4361 0.4941	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367 0.2655 0.2980 0.3349 0.3771 0.4259 0.4832	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.2111 0.2349 0.2618 0.2924 0.3274 0.3680 0.4157	0.0100 0.0400 0.0600 0.1000 0.1300 0.1500 0.1500 0.2111 0.2329 0.2577 0.2864 0.3196 0.35861 0.4610	0.0100 0.0400 0.0600 0.0800 0.1000 0.1300 0.1500 0.2111 0.2307 0.2501 0.3115 0.3490 0.3942 0.3491			0.0100 0.0400 0.0400 0.1000 0.1288 0.1382 0.1494 0.1626 0.1784 0.1975 0.2205 0.2487 0.2833 0.3260 0.3791		
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.2500 0.3504 0.4080 0.4715 0.5413 0.6177					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2100 0.2300 0.2730 0.3194 0.4233 0.4816 0.5453 0.6155		0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2100 0.2778 0.2778 0.3210 0.3675 0.4181 0.4736 0.5357 0.6059		0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2100 0.2375 0.2741 0.3137 0.3570 0.4052 0.4595 0.5209			0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2385 0.2690 0.3034 0.3420 0.3859 0.4941 0.5621	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367 0.2655 0.2980 0.3349 0.3771 0.4832 0.4832					0.0100 0.0400 0.0700 0.1288 0.1401 0.1532 0.1683 0.1860 0.2068 0.2318 0.2618 0.2618 0.2982 0.3428 0.3976 0.4657	0.0100 0.0400 0.0700 0.1288 0.1382 0.1494 0.1975 0.2205 0.2487 0.2833 0.3260 0.3791	0.0100 0.0400 0.0400 0.1288 0.1364 0.1457 0.1571 0.1711 0.1883 0.2095 0.2357 0.2681 0.3087 0.3601	
Duration 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2500 0.2980 0.3504 0.4715 0.5413 0.6177 0.7009					- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2300 0.2730 0.2300 0.2730 0.4233 0.4816 0.5455 0.6155					- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2100 0.2720 0.3097 0.3516 0.3988 0.4520 0.5144 0.5815		0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.2111 0.2385 0.2690 0.3034 0.3420 0.3859 0.4361 0.4941 0.5621 0.6428	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367 0.2655 0.2980 0.33771 0.4259 0.4832 0.5511 0.6326						0.0100 0.0400 0.0700 0.1288 0.1382 0.1494 0.1626 0.1784 0.1975 0.2205 0.2487 0.2833 0.3260 0.3791 0.4463 0.5329		
Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2500 0.2500 0.2980 0.3504 0.4080 0.4715 0.5413 0.6177 0.7009 0.7917					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2730 0.3194 0.3694 0.4816 0.5453 0.6155 0.6942 0.7835					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2375 0.2720 0.3097 0.3516 0.3982 0.4520 0.5124 0.5815 0.6615		0.0100 0.0300 0.0500 0.0700 0.0900 0.1100 0.1800 0.2111 0.2385 0.2690 0.3034 0.3420 0.3859 0.4941 0.5621 0.6428 0.7396	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367 0.2655 0.2980 0.3349 0.3771 0.4259 0.4832 0.5511 0.6326 0.7313		0.0100 0.0400 0.0600 0.0800 0.1000 0.1300 0.1500 0.2111 0.2329 0.2577 0.2864 0.3196 0.3586 0.4051 0.4610 0.5287 0.6116	0.0100 0.0400 0.0600 0.0800 0.1000 0.1300 0.1500 0.2111 0.2307 0.2831 0.3115 0.3492 0.4491 0.5164 0.5992 0.7021					
Duration 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2500 0.2980 0.3504 0.4715 0.5413 0.6177 0.7009					- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2300 0.2730 0.2300 0.2730 0.4233 0.4816 0.5455 0.6155					- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2100 0.2720 0.3097 0.3516 0.3988 0.4520 0.5144 0.5815		0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.2111 0.2385 0.2690 0.3034 0.3420 0.3859 0.4361 0.4941 0.5621 0.6428	0.0100 0.0300 0.0500 0.0700 0.1100 0.1300 0.1600 0.1800 0.2111 0.2367 0.2655 0.2980 0.33771 0.4259 0.4832 0.5511 0.6326						0.0100 0.0400 0.0700 0.1288 0.1382 0.1494 0.1626 0.1784 0.1975 0.2205 0.2487 0.2833 0.3260 0.3791 0.4463 0.5329		

31+

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T5 ROP Female Standard Nontobacco, Band 1

	Age at Issue					0.5		0.5			0.5										0.5	
Duration 1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5		-				-	-	-			-	-		-		-	-	-	-	-		-
6	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200
8	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
9	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900
13 14	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300	0.1100 0.1300
15	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
16	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
17	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900
18	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
20	0.2500 0.3000	0.2500 0.3000	0.2500	0.2500	0.2500	0.2500 0.3000	0.2500 0.3000	0.2500	0.2500	0.2500	0.2500 0.3000	0.2500 0.3000	0.2500	0.2500 0.3000	0.2500 0.3000	0.2500	0.2500 0.3000	0.2500 0.3000	0.2500 0.3000	0.2500 0.3000	0.2500 0.3000	0.2500 0.3000
21 22	0.3000	0.3500	0.3000 0.3500	0.3000 0.3500	0.3000 0.3500	0.3000	0.3000	0.3000 0.3500	0.3000 0.3500	0.3000 0.3500	0.3000	0.3000	0.3000 0.3500	0.3000	0.3500	0.3000 0.3500	0.3000	0.3000	0.3000	0.3000	0.3500	0.3000
23	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000
24	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500
25	0.5284	0.5271	0.5261	0.5251	0.5246	0.5244	0.5241	0.5240	0.5241	0.5244	0.5248	0.5250	0.5251	0.5257	0.5263	0.5271	0.5274	0.5274	0.5272	0.5273	0.5270	0.5264
26	0.6107	0.6087	0.6070	0.6057	0.6051	0.6046	0.6041	0.6040	0.6044	0.6050	0.6056	0.6057	0.6062	0.6074	0.6084	0.6094	0.6097	0.6097	0.6095	0.6094	0.6087	0.6078
27	0.6979	0.6956	0.6938	0.6927	0.6920	0.6913	0.6908	0.6909	0.6916	0.6924	0.6926	0.6929	0.6938	0.6953	0.6965	0.6974	0.6975	0.6975	0.6973	0.6969	0.6960	0.6949
28 29	0.7910 0.8912	0.7890 0.8902	0.7877 0.8894	0.7868 0.8889	0.7861 0.8884	0.7854 0.8880	0.7851 0.8880	0.7856 0.8886	0.7864 0.8887	0.7865 0.8888	0.7869 0.8892	0.7874 0.8897	0.7885 0.8905	0.7899 0.8913	0.7908 0.8917	0.7913 0.8920	0.7915 0.8921	0.7915 0.8920	0.7911 0.8916	0.7905 0.8913	0.7897 0.8907	0.7887 0.8900
30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ana at Issua																					
Duration	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41	42	43	44	45 -	46	47	48	49	50	51 -	52	53	54 -	55 -	56	57 -	58	59	60	
1 2		41 - -	42 - -	43 - -	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
1 2 3		41 - -	42 - - -	43 - - -	44 - - -	45 - - -	46 - - -	47 - - -	48 - - -	49 - - -	50 - - -	51 - - -	52 - -	53 - - -	54 - - -	55 - - -	56 - -	57 - -	58 - - -	59 - - -	60 - -	
1 2 3 4		41 - - -	42 - - - -	43 - - -	44 - - - -	45 - - - -	46 - - - -	47 - - -	48 - - - -	49 - - - -	50 - - - -	51 - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - -	56 - - -	57 - - -	58 - - - -	59 - - - -	60 - - -	
1 2 3 4 5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	55 - - - - -	56 - - - - -	57 - - - -	58	59 - - - - -	60	
1 2 3 4	- - - - - 0.0100	41 - - - - 0.0100 0.0200	- - - - - 0.0100	- - - - - 0.0100	44 - - - - 0.0100 0.0200	45 - - - - 0.0100 0.0200	46 - - - - 0.0100 0.0200	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	50 - - - - - 0.0100 0.0200	51 - - - - 0.0100 0.0200	- - - - - 0.0100	53 - - - - 0.0100 0.0200	54 - - - - 0.0100 0.0200	55 - - - - - -	56 - - - - - -	57 - - - - -	58 - - - - - -	59 - - - - - -	60	
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1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300	- - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100	- - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300		- - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300		- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1500 0.1700 0.1900 0.2100 0.2300	- - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	- - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.1900 0.2100 0.2300	0.0100 0.0200 0.0250 0.0400 0.0500 0.0700 0.0900 0.1100 0.1300 0.1700 0.1900 0.2100 0.2300	- - - 0.0100 0.0200 0.0225 0.0400 0.0500 0.0700 0.1900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300							
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1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2200 0.2500 0.3500 0.3500 0.4500	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.1900 0.2300 0.2600 0.2922 0.3517 0.4143				- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1700 0.2100 0.2300 0.2600 0.2922 0.3484 0.4724		- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1700 0.2100 0.2300 0.2600 0.2922 0.3463 0.4676					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2100 0.2600 0.2922 0.3415 0.3955 0.4549	0.0100 0.0200 0.0250 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3401 0.3926 0.4507	- 0.0100 0.0200 0.0225 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2200 0.2922 0.3385 0.3895							
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.3500 0.4500 0.4500 0.4500 0.5259					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2902 0.3484 0.4082 0.4724		0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2902 0.3465 0.4048 0.4676 0.5362			0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2902 0.3438 0.3991 0.4961		0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3415 0.3955 0.4549 0.5207	0.0100 0.0200 0.0250 0.0400 0.0550 0.0700 0.0900 0.1100 0.1300 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3401 0.3926 0.4507 0.5154	- 0.0100 0.0200 0.0225 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3385 0.3895 0.4462 0.5095							
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.3500 0.4000 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.4500 0.2500 0.3500 0.4000 0.4500 0.2500 0.3500 0.4000 0.4500 0.2500 0.3500 0.4000 0.4500 0.2500 0.3500 0.4000 0.4500 0.5500 0.4000 0.4500 0.5500 0.4000 0.5500 0	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2300 0.2902 0.3517 0.4143 0.4843 0.45516 0.6275											0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3415 0.3955 0.4549 0.5207 0.5940	0.0100 0.0200 0.0250 0.0400 0.0500 0.0700 0.0900 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2922 0.3401 0.3926 0.4507 0.5154 0.5878	- 0.0100 0.0200 0.0225 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2600 0.2600 0.2922 0.3385 0.3895 0.4462 0.5095							
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2100 0.2500 0.3000 0.3500 0.4000 0.4500 0.4509 0.6938	- - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.1700 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.34143 0.4807 0.5215 0.6275 0.7093			- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3493 0.4746 0.5443 0.6196 0.7016	- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2300 0.2300 0.2600 0.2922 0.3484 0.4724 0.5416 0.6167							0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.1500 0.2100 0.2300 0.2600 0.2922 0.3415 0.3955 0.4549 0.5207 0.5940	0.0100 0.0200 0.0250 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3401 0.3926 0.4507 0.5154 0.5878 0.6693	- 0.0100 0.0200 0.0225 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1900 0.2300 0.2600 0.2922 0.3385 0.4462 0.5095 0.5808 0.6625				- 0.0100 0.0150 0.0300 0.0500 0.0600 0.0800 0.1000 0.1200 0.1400 0.1700 0.2200 0.2500 0.2885 0.3285 0.3725 0.4240 0.4842 0.5546			
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.2100 0.2500 0.3500 0.4500 0.4500 0.4500 0.4500 0.5259 0.6069 0.6089 0.6089 0.7876	- - - - - - - - - - - - - - - - - - -				0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2922 0.3484 0.4082 0.4724 0.5416 0.6167	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2902 0.3475 0.4650 0.5388 0.6140 0.6964 0.6964	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2922 0.3465 0.4046 0.5362 0.6113 0.6939 0.7852					0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1300 0.1700 0.2100 0.2300 0.2600 0.2922 0.3415 0.3955 0.45549 0.5207 0.5940 0.6763 0.7690	0.0100 0.0200 0.0250 0.0400 0.0550 0.0700 0.0900 0.1100 0.1300 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3401 0.3926 0.4507 0.5154 0.5878 0.6693 0.7629								
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.3000 0.3500 0.4500 0.4500 0.5259 0.6069 0.6938 0.7876 0.8893		0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.2100 0.2100 0.2300 0.2602 0.3510 0.4129 0.4729 0.4729 0.5493 0.6250 0.7070 0.7959			- 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2300 0.2300 0.2600 0.2922 0.3484 0.4724 0.5416 0.6167	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2400 0.2922 0.3475 0.4700 0.5388 0.6140 0.6964 0.7873 0.8880	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2400 0.2922 0.3465 0.4048 0.4674 0.5362 0.6113 0.6939 0.7852	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.2100 0.2100 0.2300 0.2600 0.2922 0.3456 0.4030 0.4653 0.6086 0.6913 0.7830 0.8853				0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2600 0.2600 0.2600 0.2620 0.3955 0.4549 0.5207 0.5940 0.6763 0.7690 0.8755	0.0100 0.0200 0.0250 0.0400 0.0550 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2600 0.2600 0.2600 0.3926 0.4507 0.5154 0.5878 0.6693 0.7629 0.8722	- 0.0100 0.0200 0.0225 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2600 0.2600 0.2922 0.3385 0.3895 0.4462 0.5095 0.5808 0.6625 0.7579 0.8693							
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1700 0.1700 0.2100 0.2500 0.3500 0.4500 0.4500 0.4500 0.4500 0.5259 0.6069 0.6089 0.6089 0.7876	- - - - - - - - - - - - - - - - - - -				0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2400 0.2922 0.3484 0.4082 0.4724 0.6167 0.6990 0.7894	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2902 0.3475 0.4650 0.5388 0.6140 0.6964 0.6964	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.2100 0.2300 0.2600 0.2922 0.3465 0.4046 0.5362 0.6113 0.6939 0.7852			0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1500 0.1700 0.2100 0.2100 0.2300 0.2602 0.3438 0.3999 0.4611 0.5285 0.6030 0.6887 0.7783		0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1300 0.1700 0.2100 0.2300 0.2600 0.2922 0.3415 0.3955 0.45549 0.5207 0.5940 0.6763 0.7690	0.0100 0.0200 0.0250 0.0400 0.0550 0.0700 0.0900 0.1100 0.1300 0.1700 0.1900 0.2100 0.2300 0.2600 0.2922 0.3401 0.3926 0.4507 0.5154 0.5878 0.6693 0.7629								

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T5 ROP Female Standard Tobacco, Band 1

	Age at Issue																					
<u>Duration</u>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
7	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
8	0.0200	0.0200	0.0200	0.0200	0.0300	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0200	0.0300	0.0300	0.0300
9	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100
14	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300
15 16	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700	0.1500 0.1700
17	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700
18	0.1300	0.1300	0.2100	0.1300	0.2100	0.2100	0.2100	0.2100	0.2100	0.1300	0.2100	0.2100	0.1300	0.2100	0.2100	0.2100	0.1300	0.2100	0.2100	0.2100	0.1300	0.2100
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
20	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
21	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3048	0.3047	0.3045
22	0.3632	0.3613	0.3593	0.3578	0.3562	0.3549	0.3539	0.3532	0.3532	0.3538	0.3544	0.3549	0.3556	0.3562	0.3568	0.3573	0.3579	0.3583	0.3585	0.3628	0.3626	0.3621
23	0.4280	0.4244	0.4212	0.4182	0.4155	0.4133	0.4116	0.4109	0.4113	0.4123	0.4134	0.4145	0.4157	0.4169	0.4180	0.4189	0.4199	0.4204	0.4206	0.4244	0.4239	0.4233
24	0.4951	0.4906	0.4862	0.4822	0.4786	0.4758	0.4741	0.4739	0.4748	0.4762	0.4776	0.4791	0.4807	0.4824	0.4838	0.4851	0.4861	0.4866	0.4868	0.4899	0.4894	0.4885
25 26	0.5656 0.6402	0.5604 0.6347	0.5552 0.6292	0.5506 0.6244	0.5466 0.6207	0.5439 0.6187	0.5428 0.6182	0.5431 0.6187	0.5442 0.6201	0.5458 0.6217	0.5475 0.6236	0.5493 0.6255	0.5512 0.6276	0.5531 0.6296	0.5548 0.6312	0.5561 0.6322	0.5570 0.6330	0.5575 0.6333	0.5575 0.6333	0.5601 0.6354	0.5594 0.6344	0.5581 0.6328
27	0.7198	0.7144	0.7091	0.7050	0.7023	0.7011	0.7009	0.7016	0.7029	0.7046	0.7064	0.7082	0.7103	0.0290	0.0312	0.0322	0.0330	0.0333	0.0333	0.0334	0.7151	0.0326
28	0.8054	0.8008	0.7966	0.7939	0.7923	0.7916	0.7917	0.7923	0.7935	0.7948	0.7963	0.7980	0.7995	0.8008	0.8017	0.8021	0.8026	0.8028	0.8026	0.8033	0.8022	0.8007
29	0.8982	0.8954	0.8932	0.8920	0.8912	0.8910	0.8911	0.8916	0.8923	0.8931	0.8941	0.8951	0.8959	0.8966	0.8970	0.8972	0.8975	0.8976	0.8974	0.8976	0.8968	0.8958
30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	-	-	-	_	-	_	_	_	_	_		_	_	_	_	_	_	_	_	_	_	_
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,	Age at Issue									-		-	-	-	-				-			
<u>Duration</u>	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41	42	43	44	45 -	46 -	47 -	48 -		50						56 -	57 -	58	59 -	60	
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Duration 1 2 3 4 5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	49 - - - -	- - - -	51 - - - -					56 - - -	57 - - - -	58	59	60	
Duration 1 2 3 4	40 - - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	- - - - - 0.0100	49 - - - - - 0.0100	- - - - - 0.0100	51 - - - - - 0.0100	52 - - - - -				56 - - - -	57 - - - - -	58	59	60	
Duration 1 2 3 4 5	40 - - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	49 - - - -	- - - -	51 - - - -	52 - - - -				56 - - - - -	57 - - - - - -	58	59 - - - - - -	60	
Duration	40 - - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	49 - - - - 0.0100 0.0200	- - - - - 0.0100 0.0200	51 - - - - - 0.0100 0.0150	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - - -	56 - - - - - - -	57 - - - - - - -	58	59 - - - - - - -	60	
Duration 1 2 3 4 5 6 7 8 9 10	40 - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	- - - - 0.0100 0.0200 0.0300 0.0400 0.0500	49 - - - - 0.0100 0.0200 0.0300 0.0400 0.0500	0.0100 0.0200 0.0300 0.0400 0.0500	51 - - - - 0.0100 0.0150 0.0300 0.0400 0.0500	52 - - - - - - 0.0100 0.0200 0.0300	53 - - - - - - 0.0100 0.0200 0.0300	54 - - - - - - 0.0100 0.0200 0.0300	55 - - - - - 0.0100 0.0200 0.0300	- - - - - - - - -	- - - - - - - -	- - - - - - - - -	- - - - - - - -	- - - - - - - - -	
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Duration 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	40 - - 0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.1100 0.1300 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.3041 0.3614	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2200 0.2500 0.3037 0.3604	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.3030			0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2200 0.2500 0.2500	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2500 0.2986 0.3505	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.2100 0.2300 0.2500 0.2974		49 	0.0100 0.0200 0.0300 0.0400 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2692 0.3117	51 - - - 0.0100 0.0150 0.0300 0.0500 0.0700 0.0900 0.1100 0.1500 0.1700 0.1900 0.2100 0.2300 0.2680 0.3098 0.3053	52 - - - - 0.0100 0.0200 0.0500 0.0500 0.1000 0.1200 0.1400 0.1800 0.2100 0.2383 0.2745 0.3142 0.3583	53 - - - - 0.0100 0.0200 0.0500 0.0700 0.1000 0.1200 0.1400 0.1600 0.1800 0.2100 0.2383 0.2730 0.3114 0.3541	54 - - - 0.0100 0.0200 0.0300 0.0500 0.0700 0.1200 0.1400 0.1600 0.1800 0.2100 0.2383 0.2715 0.3083 0.3493	555						
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## UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C095LNA08P

## 30 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT FULL GUARANTEE

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## **Product Description**

#### Premiums

Premiums are guaranteed in all policy years. Premiums are level for the first 30 policy years and are increasing thereafter. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-50.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

### Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

## Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve and 2) the unitary reserve.

## Segmented Reserves

The initial segment is 30 years. Premiums are set to create one year segments for policy years 31 to expiry.

## **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}V_{35}$  = End of policy year three reserve = maximum of 1) segmented and 2) unitary

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{26} \overline{C}_{38+t} / D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{26} \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{147,376,731}{2,191,389} - \binom{135,382,111}{2,191,389} \right) = 547.3524$$

where:

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{28} \overline{C}_{36+j} / D_{36} \right) \div \left( \sum_{j=0}^{28} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{152,877,514}{2,375,929} \right) \div \left( \frac{39,888,900}{2,375,929} \right) \right) = 3.8326$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} \middle/ D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} \middle/ D_{38} \right) \right)$$

$$100 \times \left( \left( \frac{497,860,018}{2,191,389} \right) - \left( \frac{498,017,796}{2,191,389} \right) \right) = -7.1999$$

where

 $GP_{x+t}$  = Gross Premium at age x+t

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} / D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} / D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{503,360,802}{2,473,737} \right) \div \left( \frac{1,113,848,025}{2,473,737} \right) \right) \times 2.59 = 1.1705$$

## Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

#### Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, no cash values are required.

### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}=$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624 - 0.4653 \times 1,165,689,132\right) \times \frac{1}{2,191,389} = -2,472.80$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{22.1223 \times 2,473,737 + 496,218,264}{1,184,159,820} = 0.4653$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 9.6979 + 0.01 \times 1000 = 22.1223$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t}}{\sum_{t=0}^{59} D_{35+t}} \right] = \left[ \frac{496,218,264}{51,167,843} \right] = 9.6979$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

Robert & Hopf

Robert E. Hupf, FSA MAAA Product Performance Director

March 21, 2008

# Exhibits

# Exhibit 1 Description of Preliminary "X" Factors

## **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

## UNITED OF OMAHA LIFE INSURANCE COMPANY ACTUARIAL MEMORANDUM C096LNA08P

30 YEAR TERM LIFE INSURANCE LEVEL DEATH BENEFIT PARTIAL RETURN OF PREMIUM FULL GUARANTEE

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## **Product Description**

#### Premiums

Premiums are guaranteed in all policy years. Premiums are level for the first 30 policy years and are increasing thereafter. The expiry date is attained age 95. Premiums vary by issue age, sex, and tobacco status. A policy fee of \$60 applies. Available issue ages are from 18-50.

#### Benefits

The minimum face amount is \$100,000. Upon death of the insured, the face amount of the policy is paid. An additional 100% of the face amount is paid if the cause of death meets the definition within the Common Carrier Death Benefit provision, subject to a maximum additional payout of \$250,000.

#### Illustrations

In the sales process, there will be no depictions of any non-guaranteed elements; thus, no illustration reform certifications are being provided.

## Common Carrier Death Benefit

The Common Carrier Death Benefit pays an additional 100% of the face amount at the time of death for causes listed in the policy provision, subject to a maximum payout of \$250,000. Population fatality statistics available in the Statistical Abstract of the United States due to "public transportation-related causes" indicates an extremely low incidence rate. No explicit reserve is developed for this benefit.

## Waiver of Premium Due to Unemployment

After the policy has been in force for at least 24 months, the Waiver of Premium Due to Unemployment provision stipulates that premiums will be waived for this policy and all attached riders for one six month period if the insured becomes unemployed. To qualify, the insured must: 1) receive state or federal unemployment benefits for four consecutive weeks and 2) provide proof of receiving such benefits within 90 days after the end of this four week period.

#### Riders

Riders available for this form include disability income rider, waiver of premium due to disability rider, accelerated death benefit rider, dependent children's rider, accidental death benefit rider, and residential damage waiver of premium rider. All of the above riders have been previously approved.

#### Reserves

## Description

For basic reserves, the valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The valuation interest rate is 4.00%. Reserves are held on a discounted continuous basis, equivalent to fully continuous for terminal reserves. No explicit additional reserve is held for the benefit provided by the residential damage waiver of premium rider, the Common Carrier Death Benefit provision, and the Waiver of Premium Due to Unemployment provision.

#### Method

Reserves are calculated as required by the "Valuation of Life Insurance Policies Model Regulation", effective January 1, 2000, and the "Standard Valuation Law". Reserves held are the greater of 1) the segmented reserve, 2) the unitary reserve, and 3) the unusual pattern of guaranteed cash surrender value reserve.

## Segmented Reserves

The initial segment is 30 years. Premiums are set to create one year segments for policy years 31 to expiry.

#### **Unitary Reserves**

The reserve is calculated as the present value of all future guaranteed benefits to expiry minus the present value of modified net premiums to expiry.

### Unusual Pattern of Guaranteed Cash Surrender Value Reserve

In a year where the cash surrender value is considered to have an unusual pattern of guaranteed cash surrender value, a reserve is determined that treats the cash surrender value in that year as an endowment.

## **Deficiency Reserve**

The valuation mortality used is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB table with 25-year select factors. If  $GP_x < \beta_x^{def}$ , then a deficiency reserve may be required. The "X" factor is not used to calculate  $\beta_x^{def}$ . The deficiency reserve will not be less than the present value of the maximum of  $(0, \beta_x^{def} - GP_x)$ . See Exhibit 1 for a description of the setting of "X" factors.

#### Reserve Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders

 $_3V_{35}$  = End of policy year three reserve = maximum of 1) segmented, 2) unitary, and 3) unusual pattern of guaranteed cash value reserves

1) Segmented Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{26} \overline{C}_{38+t} \middle/ D_{38} \right) + \left( GCV_{65} \times {}^{D_{65}} \middle/ D_{38} \right) - \left( \overline{\beta}_{35}^{seg} \times \sum_{t=0}^{26} \overline{D}_{38+t} \middle/ D_{38} \right) \right)$$

$$100 \times \left( \binom{147,376,731}{2,191,389} + \binom{65,001,870}{2,191,389} - \binom{192,945,124}{2,191,389} \right) = 886.8109$$

where:

 $GCV_{65}$  = Guaranteed Cash Value at attained age 65

$$\overline{\beta}_{35}^{seg} = \left( \left( 1000 \times \sum_{j=0}^{28} \overline{C}_{36+j} / D_{36} + GCV_{65} \times \overline{D}_{65} / D_{36} \right) \div \left( \sum_{j=0}^{28} \overline{D}_{36+j} / D_{36} \right) \right)$$

$$\overline{\beta}_{35}^{seg} = \left( \left( \frac{152,877,514}{2,375,929} + \frac{65,001,870}{2,375,929} \right) \div \left( \frac{39,888,900}{2,375,929} \right) \right) = 5.4622$$

2) Unitary Reserve:

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{61} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{65} \times D_{65} / D_{38} \right) - \left( \sum_{t=0}^{61} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{497,860,018}{2,191,389} + \binom{65,001,870}{2,191,389} - \binom{560,886,571}{2,191,389} \right) = 90.1400$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

 $GCV_{65}$  = Guaranteed Cash Value at attained age 65

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{64} \overline{C}_{35+j} / D_{35} + GCV_{65} \times D_{65} / D_{35} \right) \div \left( \sum_{j=0}^{64} GP_{35+j} \times \overline{D}_{35+j} / D_{35} \right) \right) \times GP_{35+t}$$

For t=3.

$$\overline{\beta}_{38}^{uni} = \left( \left( \frac{503,360,802}{2,473,737} + \frac{65,001,870}{2,473,737} \right) \div \left( \frac{1,141,770,255}{2,473,737} \right) \right) \times 3.29 = 1.6377$$

3) Unusual Pattern of Guaranteed Cash Value Reserve:

An unusual pattern of cash values occurs at the end of policy year 20.

$$100 \times \left( \left( 1000 \times \sum_{t=0}^{16} \overline{C}_{38+t} / D_{38} \right) + \left( GCV_{55} \times D_{55} / D_{38} \right) - \left( \sum_{t=0}^{16} \overline{\beta}_{38+t}^{uni} \times \overline{D}_{38+t} / D_{38} \right) \right)$$

$$100 \times \left( \binom{68,634,522}{2,191,389} + \binom{25,479,959}{2,191,389} - \binom{81,143,362}{2,191,389} \right) = 591.9132$$

where:

 $GP_{x+t}$  = Gross Premium at age x+t

 $GCV_{55}$  = Guaranteed Cash Value at attained age 55

$$\overline{\beta}_{35+t}^{uni} = \left( \left( 1000 \times \sum_{j=0}^{19} \overline{C}_{35+j} \middle/ D_{35} + GCV_{55} \times D_{55} \middle/ D_{35} \right) \div \left( \sum_{j=0}^{19} GP_{35+j} \times \overline{D}_{35+j} \middle/ D_{35} \right) \right) \times GP_{35+t}$$

For t=3,

$$\overline{\beta}_{38}^{uni} = \left( \binom{76,852,262}{2,473,737} + \frac{25,479,959}{2,473,737} \right) \div \binom{111,055,895}{2,473,737} \right) \times 3.29 = 3.0316$$

### Nonforfeiture and Cash Values

## Description

The mortality table is the 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate table. The nonforfeiture interest rate is 4.00%. Cash values are calculated on a curtate basis.

## Method

The methodology described in the Standard Nonforfeiture Law is used to determine the minimum cash value requirements for this policy form. Based on this methodology, all cash values held meet or exceed the minimum standard.

#### Cash Value Formulas

Issue age 35, male, nontobacco, \$100,000 face amount, no riders  ${}_{3}CV_{35}=$  End of policy year three cash value

$$100 \times \left(1000 \times \sum_{t=0}^{56} C_{38+t} + GCV_{65} \times D_{65} - r_{35} \times \sum_{t=0}^{56} GP_{38+t} \times D_{38+t}\right) \times \frac{1}{D_{38}}$$

$$100 \times \left(488,160,624+65,001,870-0.5104\times1,190,959,408\right) \times \frac{1}{2.191,389} = -2,497.71$$

where:

$$r_{35} = \frac{EA \times D_{35} + 1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{65} \times D_{65}}{\sum_{t=0}^{59} GP_{35+t} \times D_{35+t}} = \frac{23.7103 \times 2,473,737 + 496,218,264 + 65,001,870}{1,214,422,173} = 0.5104$$

$$EA = \begin{bmatrix} 1.25 \times P_{35}^{NNL} + 0.01 \times ELA_{35} & \text{, when } P_{35}^{NNL} < 0.04 \times ELA_{35} \\ 0.06 \times ELA_{35} & \text{, when } P_{35}^{NNL} \ge 0.04 \times ELA_{35} \end{bmatrix}$$

$$EA = 1.25 \times 10.9682 + 0.01 \times 1000 = 23.7103$$

$$P_{35}^{NNL} = \left[ \frac{1000 \times \sum_{t=0}^{59} C_{35+t} + GCV_{50} \times D_{50}}{\sum_{t=0}^{64} D_{35+t}} \right] = \left[ \frac{496,218,264 + 65,001,870}{51,167,843} \right] = 10.9682$$

$$ELA_{35} = \left(\sum_{t=0}^{9} DB_{35+t}\right) \div 10 = 1,000$$

#### Return of Premium Benefit

A return of premium benefit is available based on the sum of all premiums paid (including riders) times the return of premium percentage. There is a partial return of premium benefit paid upon surrender of the policy before the 30<sup>th</sup> policy anniversary. If the policy is in force on the 30<sup>th</sup> policy anniversary, a full return of premium is paid. The return of premium benefit will not be available after the 30<sup>th</sup> policy year. Return of premium percentages and nonforfeiture factors were calculated for each combination of: (1) gender; (2) issue age; (3) risk class; and (4) face amount band to ensure compliance with the Standard Nonforfeiture Law. The return of premium percentages for Standard risks with face amounts between \$100,000 and \$249,999 are shown in Exhibit 2.

## Reduced Paid-up Benefit

A reduced paid-up benefit is calculated assuming 2001 CSO, Male/Female, Nonsmoker/Smoker, ALB ultimate mortality and 4.00% interest. The reduced paid-up benefit equals  $CV_{x+t}/A_{x+t}$  where  $CV_{x+t}$  equals the return of premium benefit at attained age x+t.

Robert E. Hupf, FSA MAAA

**Product Performance Director** 

March 21, 2008

## Exhibits

Description of Preliminary "X" Factors Return of Premium Percentages Exhibit 1

Exhibit 2

## **EXHIBIT 1**

Untied of Omaha Life Insurance Company Omaha, Nebraska Description of Preliminary "X" Factors

The "X" factors are developed based on a level of mortality that would not require deficiency reserves to be set up. This level of mortality is indirectly determined by anticipated mortality via the level of gross premiums for the product. The anticipated mortality assumptions that drive the level of gross premiums are evaluated in detail at least annually, and include the effects of underwriting and selection. Mortality assumptions may vary by one or more of the following factors: issue age, duration, sex, distribution system, average policy size, premium collection frequency and type, and underwriting risk class. Base anticipated mortality is set for males and females using 2001 Valuation Basic Table, age-last-birthday, select and ultimate mortality. Separate mortality factors for smokers and nonsmokers are applied. Separate mortality factors are also used to distinguish experience between each risk class. Mortality is by issue ages. Valuation mortality is based on 2001 CSO, age-last-birthday, male/female, nonsmoker/smoker with 25-year select factors. Based on analysis of actual company experience from the years 2001-2005, actual mortality experience has been consistent with the anticipated mortality assumption used; additionally, actual mortality is below the "X" factor mortality level with an appropriate confidence margin.

After the initial segment, as required by Guideline XXX, no "X" factors or select factors are applied to valuation mortality. At the end of the level premium period, a shock lapse rate is assumed on all lives remaining. In conjunction with the shock lapse, the Dukes/McDonald method is used to account for a deterioration of the anticipated mortality on all remaining lives. No special or additional reserves are held on these lives. Premiums are adjusted to account for this additional mortality deterioration.

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T30 ROP Male Standard Nontobacco, Band 1

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-		-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
7	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
8 9	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0400	0.0300 0.0350	0.0300 0.0350	0.0300 0.0350	0.0300 0.0350
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0400	0.0400	0.0400	0.0400
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.1050	0.1050	0.1050	0.1050
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1450	0.1450	0.1450	0.1450
14 15	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1300 0.1500	0.1750 0.2000	0.1750 0.2000	0.1750 0.2000	0.1750 0.2000
16	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.2200	0.2200	0.2200	0.2200
17	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.2250	0.2250	0.2250	0.2250
18	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2300	0.2300	0.2300	0.2300
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2350	0.2350	0.2350	0.2350
20	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.3601	0.3609	0.3644	0.3638	0.3635	0.3638
21 22	0.3000 0.4006	0.3000 0.4019	0.3000 0.4031	0.3000 0.4038	0.3000 0.4043	0.3000 0.4047	0.3000 0.4052	0.3000 0.4064	0.3593 0.4596	0.3618 0.4655	0.3657 0.4724	0.3693 0.4785	0.3728 0.4842	0.3748 0.4873	0.3764 0.4900	0.3781 0.4920	0.4753 0.5767	0.4764 0.5785	0.4791 0.5816	0.4790 0.5827	0.4794 0.5833	0.4796 0.5828
23	0.4945	0.4967	0.4984	0.4993	0.4998	0.5002	0.5012	0.5045	0.5530	0.5614	0.5703	0.5777	0.5847	0.5883	0.5906	0.5925	0.6659	0.6692	0.6734	0.6753	0.6754	0.6734
24	0.5824	0.5849	0.5864	0.5871	0.5872	0.5878	0.5901	0.5961	0.6397	0.6496	0.6593	0.6672	0.6746	0.6774	0.6789	0.6810	0.7445	0.7498	0.7547	0.7566	0.7554	0.7516
25	0.6646	0.6668	0.6678	0.6678	0.6677	0.6691	0.6735	0.6813	0.7194	0.7297	0.7394	0.7471	0.7534	0.7549	0.7561	0.7592	0.8138	0.8205	0.8252	0.8262	0.8234	0.8181
26	0.7412	0.7428	0.7430	0.7425	0.7428	0.7457	0.7514	0.7600	0.7918	0.8016	0.8106	0.8166	0.8211	0.8218	0.8236	0.8282	0.8737	0.8806	0.8841	0.8837	0.8796	0.8736
27 28	0.8126 0.8791	0.8133 0.8788	0.8127 0.8782	0.8123 0.8787	0.8139 0.8807	0.8176 0.8843	0.8235 0.8892	0.8317 0.8959	0.8565 0.9134	0.8652 0.9195	0.8721 0.9236	0.8758 0.9255	0.8788 0.9275	0.8796 0.9290	0.8825 0.9322	0.8879 0.9372	0.9232 0.9613	0.9290 0.9651	0.9309 0.9655	0.9292 0.9635	0.9247 0.9594	0.9189 0.9549
29	0.9412	0.9407	0.9407	0.9415	0.9430	0.9453	0.8892	0.8535	0.9613	0.9643	0.9659	0.9666	0.9682	0.9695	0.9322	0.9749	0.9870	0.9887	0.9884	0.9869	0.9845	0.9818
30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Age at Issue																					
<u>Duration</u>	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41	42	43	44	45	46	47 -	48	49 -	50	51 -	52	53	54 -	55 -	56 -	57 -	58 -	59 -	60	
Duration 1 2 3		41 - -	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60 - -	
Duration 1 2 3 4		41 - - - -	42 - - -	43 - - -	44 - - - -	45 - - - -	46 - - -	47 - - -	48 - - - -	49 - - -	50 - - -	51 - - -	52 - - -	53 - - - -	54 - - -	55 - - -	56 - - -	57 - - -	58 - - - -	59 - - -	60 - - -	
<u>Duration</u> 1  2  3  4  5	40 - - - -	41 - - - -	42 - - - -	43 - - - -	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - -	60	
Duration 1 2 3 4 5	40 - - - - - 0.0100	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -	46 - - - -	47 - - - -	48 - - - - -	49	50	51 - - - -	52 - - - -	53	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60	
1 2 3 4 5	40 - - - - - 0.0100 0.0200	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - -	- - - - - -	- - - - - -	- - - - -	- - - - - -	51 - - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - - -	57 - - - - -	58 - - - - - -	59 - - - - - -	60 - - - - -	
1 2 3 4 5	40 - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - 0.0100 0.0200	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	51 - - - - - -	52	53	54 - - - - - -	55 - - - - - -	56 - - - - - -	57 - - - - - -	58	59 - - - - - -	60	
1 2 3 4 5 6 7 8	40 - - - - - 0.0100 0.0200	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - 0.0100	- - - - - - - 0.0100 0.0125	- - - - - -	- - - - - -	- - - - -	- - - - - -	51	52	53	54 - - - - - - -	55	56 - - - - - - -	57 - - - - - - -	58	59 - - - - - - -	60	
1 2 3 4 5 6 7 8	40 - - - 0.0100 0.0200 0.0300 0.0350	- - - - - - 0.0100 0.0200 0.0220	- - - - - 0.0100 0.0200 0.0220	- - - - - - 0.0100 0.0200 0.0220	- - - - - - 0.0100 0.0200 0.0220	- - - - - - 0.0100 0.0200 0.0220	- - - - - - - - 0.0100	- - - - - - - 0.0100 0.0125	- - - - - - - 0.0100 0.0125	- - - - - - - 0.0100 0.0125	- - - - - - - 0.0100 0.0125	51	52	53	54	55	56 - - - - - - - -	57 - - - - - - - - -	58	59 - - - - - - - - -	60	
1 2 3 4 5 6 7 8 9 10 11	40 - - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100	51	52	53	54	55 - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550	51	52	53	54 - - - - - - - - - -	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.1750	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	0.0100 0.0125 0.0150 0.0600 0.1150 0.1550 0.1900	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	51	52	53 - - - - - - - - - - - - - - - - - - -	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - 0.0100 0.0200 0.0300 0.0350 0.04400 0.0700 0.1050 0.1450 0.1750 0.2000	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200	- - - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200	- - 0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200	- - - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200	51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.1750	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	0.0100 0.0125 0.0150 0.0600 0.1150 0.1550 0.1900	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	- - - - 0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900	51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58 - - - - - - - - - - - - - - - - - - -	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.1750 0.2000 0.2200 0.2250 0.2300	0.0100 0.0200 0.0220 0.02240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400	0.0100 0.0200 0.0220 0.02240 0.0700 0.1100 0.1500 0.2200 0.2200 0.2300 0.2400	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1500 0.1900 0.2200 0.2300 0.2400	0.0100 0.0200 0.0220 0.0220 0.0700 0.1100 0.1500 0.1900 0.2200 0.2300 0.2400	0.0100 0.0200 0.0220 0.02240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400						51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	40 - - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.1750 0.2000 0.2200 0.2250 0.2350		0.0100 0.0200 0.0220 0.0220 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2420 0.2420 0.2450			0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2420						51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58 - - - - - - - - - - - - - - - - - - -	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1450 0.1750 0.2000 0.2200 0.2250 0.2350 0.2350 0.3638		0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2200 0.2300 0.2400 0.2450 0.2450 0.3698				0.0100 0.0125 0.0150 0.0160 0.1100 0.1550 0.1900 0.2200 0.2200 0.2400 0.2400 0.2450 0.3613		0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2400 0.2450 0.3586	0.0100 0.0125 0.0150 0.0160 0.1100 0.1550 0.1900 0.2200 0.2200 0.2300 0.2400 0.2450 0.2450 0.3575		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.2000 0.2200 0.2250 0.2300 0.2350 0.3638 0.4789	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2400 0.2420 0.2420 0.2450 0.3716 0.4839	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2400 0.2420 0.2420 0.2458 0.3698 0.4799		0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2400 0.2420 0.2420 0.2450 0.3655 0.4724		0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2400 0.2420 0.2420 0.3613 0.4658		0.0100 0.0125 0.0150 0.0150 0.1100 0.1550 0.1900 0.2200 0.2400 0.2420 0.2420 0.3586 0.4616	0.0100 0.0125 0.0150 0.0150 0.1100 0.1550 0.1900 0.2200 0.2400 0.2420 0.2450 0.3575 0.4596		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1450 0.1750 0.2000 0.2200 0.2250 0.2350 0.2350 0.3638		0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2200 0.2300 0.2400 0.2450 0.2450 0.3698				0.0100 0.0125 0.0150 0.0160 0.1100 0.1550 0.1900 0.2200 0.2200 0.2400 0.2400 0.2450 0.3613		0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2400 0.2450 0.3586	0.0100 0.0125 0.0150 0.0160 0.1100 0.1550 0.1900 0.2200 0.2200 0.2300 0.2400 0.2450 0.2450 0.3575		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1450 0.1750 0.2000 0.2250 0.2350 0.2350 0.3638 0.4789 0.5806 0.6694 0.7460	0.0100 0.0200 0.0220 0.0220 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3716 0.4839 0.5826					0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3613 0.4658 0.5605 0.6452	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3598 0.4635 0.5574 0.6425	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3586 0.4616 0.5559 0.7149	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3575 0.4596 0.5522 0.7092		51	52	53	54	55	56	57	58 - - - - - - - - - - - - - - - - - - -	59	60	
1 2 3 4 5 6 7 8 9 100 111 12 13 14 15 16 17 18 19 20 21 22 23 24 25	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.2000 0.2250 0.2250 0.2350 0.2350 0.3350 0.4789 0.5806 0.6694 0.7460 0.8116		0.0100 0.0200 0.0220 0.02240 0.0700 0.1100 0.1500 0.2200 0.2300 0.2400 0.2400 0.2450 0.3698 0.4799 0.5767 0.6617 0.7361	0.0100 0.0200 0.0220 0.02240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3675 0.4757 0.5713 0.6558 0.7307	0.0100 0.0200 0.0220 0.0220 0.0700 0.1100 0.1500 0.2200 0.2300 0.2400 0.2400 0.2450 0.3655 0.4724 0.5674 0.6521 0.7277	0.0100 0.0200 0.0220 0.0224 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2400 0.2450 0.3636 0.4680 0.5636 0.6486 0.7249						51	52	53	54	55	56	57	58 - - - - - - - - - - - - - - - - - - -	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.1750 0.2000 0.2250 0.2250 0.2350 0.3638 0.4789 0.5806 0.6694 0.7460 0.8116 0.8671	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3716 0.4830 0.5826 0.6687 0.7435 0.8680 0.8634	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3698 0.4799 0.5767 0.6617 0.7361 0.8012	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3675 0.4757 0.5713 0.6558 0.7307 0.7968		0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3635 0.4690 0.5636 0.6486 0.7249 0.7931	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3613 0.4658 0.5600 0.6452 0.7219 0.7903	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3598 0.4635 0.5574 0.6425 0.7190 0.7866	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3586 0.4616 0.5550 0.6395 0.7814 0.7814	0.0100 0.0125 0.0150 0.0160 0.150 0.150 0.2200 0.2300 0.2420 0.2450 0.3575 0.4596 0.5521 0.6352 0.7752 0.7752		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.1050 0.1450 0.1750 0.2000 0.2250 0.2300 0.2350 0.3638 0.4789 0.5806 0.6694 0.7460 0.8116 0.8671 0.9133					0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2400 0.2400 0.2450 0.3635 0.4690 0.5636 0.6368 0.7249 0.7331 0.8530	0.0100 0.0125 0.0150 0.01600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3613 0.4658 0.5600 0.6452 0.7219 0.7903	0.0100 0.0125 0.0150 0.01600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3598 0.4635 0.5574 0.6425 0.7190 0.8463		0.0100 0.0125 0.0150 0.050 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3575 0.4596 0.5521 0.5521 0.6352 0.7752 0.8360		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.1750 0.2000 0.2250 0.2250 0.2350 0.3638 0.4789 0.5806 0.6694 0.7460 0.8116 0.8671	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3716 0.4830 0.5826 0.6687 0.7435 0.8680 0.8634	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3698 0.4799 0.5767 0.6617 0.7361 0.8012	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3675 0.4757 0.5713 0.6558 0.7307 0.7968		0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3635 0.4690 0.5636 0.6486 0.7249 0.7931	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3613 0.4658 0.5600 0.6452 0.7219 0.7903	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3598 0.4635 0.5574 0.6425 0.7190 0.7866	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3586 0.4616 0.5550 0.6395 0.7814 0.7814	0.0100 0.0125 0.0150 0.0160 0.150 0.150 0.2200 0.2300 0.2420 0.2450 0.3575 0.4596 0.5521 0.6352 0.7752 0.7752		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 100 111 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.1050 0.1450 0.1750 0.2000 0.2250 0.2350 0.2350 0.3638 0.4789 0.5806 0.6694 0.7460 0.8116 0.8671 0.9133 0.9508		0.0100 0.0200 0.0220 0.02240 0.0700 0.1100 0.1500 0.2200 0.2300 0.2400 0.2420 0.2450 0.3698 0.4799 0.5767 0.6616 0.8012 0.8578 0.9068				0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3613 0.4658 0.5605 0.7219 0.7903 0.8498 0.9001	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3598 0.4635 0.5574 0.7190 0.7866 0.8453 0.8957 0.9383	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3586 0.4616 0.5559 0.7149 0.7814 0.8909 0.8909	0.0100 0.0125 0.0150 0.0600 0.1100 0.1550 0.1900 0.2200 0.2300 0.2400 0.2450 0.3575 0.4596 0.5532 0.7092 0.7752 0.8860 0.9313		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 100 111 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	40 - - 0.0100 0.0200 0.0300 0.0350 0.0400 0.0700 0.1050 0.1450 0.2000 0.2250 0.2250 0.2350 0.2350 0.3350 0.4789 0.5806 0.6694 0.7460 0.8116 0.8671 0.9150 0.9798	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3716 0.4839 0.5826 0.6687 0.7435 0.8080 0.8634 0.9189 0.9791	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1550 0.1900 0.2200 0.2300 0.2420 0.2450 0.3698 0.4799 0.5767 0.6617 0.7361 0.8012 0.8578 0.9064 0.9469 0.9786	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1500 0.2200 0.2300 0.2400 0.2420 0.2450 0.3675 0.4757 0.5713 0.6558 0.7307 0.7968 0.8549 0.9051 0.9467	0.0100 0.0200 0.0220 0.0240 0.0700 0.1100 0.1500 0.2200 0.2300 0.2420 0.2450 0.2450 0.3652 0.4724 0.6521 0.7975 0.7950 0.8543 0.9053 0.9469	0.0100 0.0200 0.0220 0.0240 0.1100 0.1500 0.1900 0.2200 0.2300 0.2400 0.2420 0.2450 0.3635 0.4690 0.5636 0.6486 0.7249 0.7931 0.8530 0.9039 0.9451	0.0100 0.0125 0.0600 0.1150 0.0500 0.1500 0.2200 0.2400 0.2420 0.2450 0.3613 0.4658 0.5600 0.6452 0.7219 0.7903 0.8498 0.9001 0.9418	0.0100 0.0125 0.0600 0.1150 0.0600 0.1100 0.1500 0.2200 0.2400 0.2420 0.2420 0.2450 0.3598 0.4635 0.5574 0.6425 0.7196 0.7866 0.8453 0.8957 0.9383	0.0100 0.0125 0.0150 0.0600 0.1100 0.1500 0.2200 0.2300 0.2420 0.2420 0.2450 0.3586 0.4616 0.5550 0.6395 0.7814 0.8399 0.8999 0.9347 0.9713	0.0100 0.0125 0.0150 0.0150 0.1500 0.1500 0.1900 0.2200 0.2300 0.2420 0.2450 0.3575 0.4596 0.5521 0.6352 0.7752 0.8340 0.8860 0.9313 0.9695		51	52	53	54	55	56	57	58	59	60	

### EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T30 ROP Male Standard Tobacco, Band 1

Age at Issue

<b>Duration</b>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-		-		-	-	-			-		-			-				-	-	-	
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0100	0.0100	0.0100	0.0100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	0.0200	0.0200	0.0200	0.0200	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	-	-	-	-	-	-	-	-
8 9	0.0300	0.0300	0.0300	0.0300	0.0200	0.0200 0.0300	0.0200	0.0200	0.0200	0.0200	0.0200 0.0300	0.0200 0.0300	0.0200	0.0200	- 0.0400	- 0.0400	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
10	0.0400 0.0500	0.0400 0.0500	0.0400 0.0500	0.0400 0.0500	0.0300 0.0350	0.0300	0.0300 0.0350	0.0300 0.0350	0.0300 0.0350	0.0300 0.0350	0.0300	0.0300	0.0300 0.0350	0.0300 0.0350	0.0100 0.0200	0.0100 0.0200	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
11	0.0700	0.0700	0.0700	0.0700	0.0330	0.0400	0.0400	0.0330	0.0330	0.0330	0.0330	0.0700	0.0700	0.0330	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0300
12	0.0900	0.0900	0.0900	0.0900	0.0450	0.0450	0.0450	0.0450	0.0450	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100
14	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1200	0.1200	0.1200	0.1200	0.1200	0.1500	0.1500	0.1500
15	0.1500	0.1500	0.1500	0.1500	0.1600	0.1600	0.1600	0.1600	0.1600	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1600	0.1600	0.1600
16 17	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.2000 0.2400	0.2000 0.2400	0.2000 0.2400	0.2000 0.2400	0.2000 0.2400	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1700 0.1900	0.1800 0.1900
18	0.1900	0.1900	0.1900	0.1900	0.2700	0.2700	0.2700	0.2700	0.2700	0.1900	0.1900	0.1900	0.1900	0.1900	0.3047	0.1900	0.1900	0.3086	0.3069	0.1900	0.1900	0.1900
19	0.2300	0.2300	0.2300	0.2300	0.3127	0.3127	0.3127	0.3127	0.3127	0.3915	0.3928	0.3953	0.4007	0.4053	0.4087	0.4117	0.4135	0.4140	0.4102	0.4051	0.3999	0.3961
20	0.2500	0.2500	0.2500	0.2500	0.4042	0.4051	0.4058	0.4065	0.4067	0.4771	0.4802	0.4854	0.4931	0.4989	0.5026	0.5059	0.5075	0.5073	0.5019	0.4952	0.4891	0.4850
21	0.3490	0.3503	0.3515	0.3524	0.4878	0.4890	0.4899	0.4913	0.4919	0.5554	0.5612	0.5684	0.5775	0.5835	0.5870	0.5899	0.5907	0.5899	0.5835	0.5765	0.5706	0.5659
22	0.4414	0.4438	0.4455	0.4468	0.5640	0.5650	0.5662	0.5683	0.5703	0.6284	0.6361	0.6444	0.6540	0.6595	0.6621	0.6640	0.6641	0.6631	0.6571	0.6508	0.6447	0.6391
23	0.5281	0.5308	0.5327	0.5337	0.6335	0.6344	0.6358	0.6394	0.6436	0.6961	0.7049	0.7134	0.7226	0.7271	0.7282	0.7292	0.7290	0.7288	0.7241	0.7183	0.7116	0.7045
24 25	0.6092 0.6852	0.6119 0.6873	0.6134 0.6881	0.6138 0.6879	0.6972 0.7557	0.6979 0.7570	0.7002 0.7611	0.7061 0.7684	0.7120 0.7752	0.7583 0.8148	0.7674 0.8233	0.7754 0.8300	0.7834 0.8360	0.7861 0.8371	0.7860 0.8362	0.7864 0.8371	0.7870 0.8392	0.7884 0.8418	0.7847 0.8384	0.7788 0.8320	0.7711 0.8233	0.7625 0.8137
26	0.7563	0.7575	0.7575	0.7568	0.7337	0.7570	0.7611	0.7664	0.8328	0.8652	0.8723	0.8300	0.8810	0.8809	0.8803	0.8825	0.8857	0.8885	0.8849	0.8320	0.8687	0.8590
27	0.8227	0.8231	0.8224	0.8218	0.8625	0.8657	0.8710	0.8784	0.8844	0.9091	0.9141	0.9168	0.9189	0.9188	0.9194	0.9223	0.9256	0.9277	0.9238	0.9168	0.9082	0.8996
28	0.8850	0.8847	0.8840	0.8842	0.9118	0.9149	0.9193	0.9252	0.9298	0.9461	0.9490	0.9498	0.9510	0.9516	0.9529	0.9557	0.9582	0.9592	0.9555	0.9495	0.9427	0.9362
29	0.9438	0.9433	0.9432	0.9437	0.9578	0.9598	0.9625	0.9660	0.9682	0.9763	0.9772	0.9773	0.9783	0.9790	0.9801	0.9818	0.9830	0.9831	0.9806	0.9770	0.9732	0.9695
30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Age at Issue																					
<u>Duration</u>	Age at Issue 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41	42 -	43	44	45 - -	46	47	48	49	50	51 -	52	53	54	55	56	57	58	59	60	
Duration 1 2 3		41 - -	42 - - -	43 - -	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - - -	54 - -	55 - - -	56 - -	57 - -	58 - -	59 - -	60 - -	
Duration 1 2 3 4		41 - - - -	42 - - -	43	44 - - - -	45 - - - -	46 - - - -	47 - - -	48 - - - -	49 - - - -	50 - - - -	51 - - -	52 - - -	53 - - -	54 - - - -	55 - - - -	56 - - -	57 - - - -	58 - - - -	59 - - - -	60 - - - -	
Duration 1 2 3 4 5		41 - - - -	42 - - - -	43 - - - -	- - - - -	45 - - - -	46 - - - - -	47 - - - -	48 - - - - -	- - - -	- - - -	51 - - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - - -	56 - - - -	57 - - - -	58 - - - - -	59 - - - - -	60 - - - - -	
<u>Duration</u> 1  2  3  4  5  6		41 - - - - -	42 - - - - -	43 - - - - -	44 - - - - -	45 - - - - -	46 - - - - -	- - - - -	- - - - -	- - - - - 0.0200	- - - - - 0.0416	51 - - - - -	52 - - - - -	53 - - - - -	54 - - - - -	55 - - - - -	56 - - - -	57 - - - - -	58 - - - - -	59 - - - - -	60 - - - - -	
Duration 1 2 3 4 5 6 7		41 - - - - -	42	43	44	- - - - - -	- - - - -	- - - - - - 0.0200	- - - - - - - 0.0406	- - - - 0.0200 0.1100	- - - - 0.0416 0.1200	51	52 - - - - -	53	54 - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
1 2 3 4 5 6 7 8	40	- - - - - - -	-	43		- - - - - - - - 0.0041	- - - - - - - 0.0300	- - - - - - 0.0200 0.0900	- - - - - 0.0406 0.1000	- - - - 0.0200 0.1100 0.1800	- - - - 0.0416 0.1200 0.1900	51 - - - - - - -	52	53	54 - - - - - -	55 - - - - - -	56 - - - - - -	57	58 - - - - - -	59 - - - - - -		
1 2 3 4 5 6 7 8	40 - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - -	- - - - - - - - -	- - - - - - - 0.0041 0.0300	- - - - - - 0.0300 0.0900	- - - - 0.0200 0.0900 0.1500	- - - - 0.0406 0.1000 0.1700	- - - - 0.0200 0.1100 0.1800 0.2300	- - - - 0.0416 0.1200 0.1900 0.2400	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8	40	- - - - - - -	-	43 - - - - - - - - 0.0100 0.0300	44 - - - - - - - - 0.0100 0.0300	- - - - - - - - 0.0041	- - - - - - - 0.0300	- - - - - - 0.0200 0.0900	- - - - - 0.0406 0.1000	- - - - 0.0200 0.1100 0.1800	- - - - 0.0416 0.1200 0.1900	51	52	53	54	55 - - - - - - - - -	56 - - - - - - - -	57	58	59	60	
1 2 3 4 5 6 7 8 9	40 - - - - - - - 0.0100 0.0150	- - - - - - - - 0.0100	- - - - - - - 0.0100 0.0150	- - - - - - - - - 0.0100	- - - - - - - - - 0.0100	- - - - - - 0.0041 0.0300 0.0600	- - - - - - 0.0300 0.0900 0.1400	- - - - - 0.0200 0.0900 0.1500 0.1950	- - - - - 0.0406 0.1000 0.1700 0.2200	- - - 0.0200 0.1100 0.1800 0.2300 0.2800	0.0416 0.1200 0.1900 0.2400 0.2800	51	52	53	54	55 - - - - - - - - - -	56 - - - - - - - - -	57	58	59	60	
1 2 3 4 5 6 7 8 9 10	40 - - - - - - 0.0100 0.0150 0.0300	- - - - - - 0.0100 0.0150 0.0300	- - - - - - 0.0100 0.0150 0.0300 0.0900 0.1100	- - - - - - - 0.0100 0.0300 0.0900 0.1200	- - - - - - - - 0.0100	- - - - 0.0041 0.0300 0.0600 0.1100 0.1400 0.1600	- - - - - - 0.0300 0.0900 0.1400 0.1800	- - - 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900	- - 0.0200 0.1100 0.1800 0.2300 0.2800 0.3100	0.0416 0.1200 0.1900 0.2400 0.2800 0.3100	51	52	53	54	55 - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500	- - - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500	- - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500	- - - - - - 0.0100 0.0300 0.0900 0.1200 0.1500	- - - - - - 0.0100 0.0300 0.0900 0.1200 0.1500	- - - 0.0041 0.0300 0.0600 0.1100 0.1400 0.1600 0.1700	- - - - 0.0300 0.0900 0.1400 0.1800 0.2000 0.2300 0.2400	0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3000	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000	0.0200 0.1100 0.1800 0.2300 0.2800 0.3100 0.3300 0.3500 0.3600	0.0416 0.1200 0.1900 0.2400 0.2800 0.3100 0.3300 0.3500 0.4273	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600	- - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600	- - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600		- - - - - - 0.0100 0.0300 0.0900 0.1200 0.1500 0.1600	- - - - 0.0041 0.0300 0.0600 0.1100 0.1400 0.1600 0.17700 0.1800	- - - - 0.0300 0.0900 0.1400 0.1800 0.2000 0.2300 0.2400 0.2525	- - - 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3000 0.3050	- - - 0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3050	0.0200 0.1100 0.1800 0.2300 0.2800 0.3100 0.3300 0.3500 0.3650	0.0416 0.1200 0.1900 0.2800 0.3100 0.3300 0.3500 0.4273 0.4937	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800			- - - - - - 0.0100 0.0300 0.0900 0.1200 0.1500 0.1600 0.1800	- - - - - - 0.0100 0.0300 0.0900 0.1200 0.1500 0.1600 0.1800	- - - - 0.0041 0.0300 0.0600 0.1100 0.1400 0.1600 0.1700 0.1850	- - - - 0.0300 0.0900 0.1400 0.1800 0.2000 0.2300 0.2400 0.2525 0.2575	- - - 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3000 0.3050 0.3075	- - - 0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3050 0.3075	- - 0.0200 0.1100 0.1800 0.2300 0.2800 0.3100 0.3500 0.3600 0.3650 0.4379	- - 0.0416 0.1200 0.1900 0.2400 0.2800 0.3100 0.3300 0.3500 0.4273 0.4937 0.5517	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900					- 0.0041 0.0300 0.0600 0.11400 0.1600 0.1700 0.1800 0.1800		- - 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3000 0.3050 0.3075	- 0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3000 0.3055 0.3870	- - - 0.0200 0.1100 0.1800 0.2300 0.2800 0.3100 0.3500 0.3500 0.3600 0.3600 0.4379 0.5023	- - 0.0416 0.1200 0.2400 0.2800 0.3100 0.3500 0.4273 0.4273 0.5517 0.6035	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800		- - - - - - 0.0100 0.0150 0.0300 0.0900 0.11500 0.1500 0.1600 0.1800 0.1900					0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3050 0.3050 0.3050 0.3050 0.3050	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3005 0.3075 0.3870 0.4578	0.0200 0.1100 0.1800 0.2800 0.3100 0.3300 0.3500 0.3650 0.3650 0.4379 0.5023	- - 0.0416 0.1200 0.1900 0.2400 0.2800 0.3100 0.3300 0.3500 0.4273 0.4937 0.5517	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2964	- - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2957				- 0.0041 0.0300 0.0600 0.11400 0.1600 0.1700 0.1800 0.1800		- - 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3000 0.3050 0.3075	- 0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3000 0.3055 0.3870	- - - 0.0200 0.1100 0.1800 0.2300 0.2800 0.3100 0.3500 0.3500 0.3600 0.3600 0.4379 0.5023		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599	0.0100 0.0150 0.0300 0.1500 0.1100 0.1500 0.1600 0.1800 0.1900 0.2957 0.3913 0.4776 0.5550					0.0300 0.0900 0.1400 0.2000 0.2300 0.2400 0.2575 0.2600 0.3475 0.4263 0.4963	- 0.0200 0.0900 0.1500 0.1950 0.2350 0.2350 0.3000 0.3050 0.3075 0.3887 0.4605 0.5253 0.5837				51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	40 - - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599 0.6311		- - - - - - - - - - - - - - - - - - -					0.0200 0.0900 0.1950 0.2350 0.2600 0.2850 0.3000 0.3050 0.30075 0.3807 0.4605 0.5250 0.5837 0.6837 0.6885	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3000 0.3050 0.3075 0.3875 0.4578 0.5219 0.5808	0.0200 0.1100 0.1800 0.2300 0.3100 0.3100 0.3500 0.3600 0.3650 0.4379 0.5023 0.5601 0.6128 0.6615 0.7066	0.0416 0.1200 0.1900 0.2400 0.3100 0.3300 0.3500 0.4273 0.4937 0.5517 0.6050 0.6903 0.7696 0.8031	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	40 - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599 0.6311 0.6946		- - - - - - - - - - - - - - - - - - -			- 0.0041 0.0300 0.0600 0.1100 0.1400 0.1600 0.1700 0.1850 0.1900 0.2873 0.3739 0.4517 0.5286 0.5880					0.0416 0.1200 0.1900 0.2400 0.3100 0.3500 0.4273 0.5517 0.6503 0.7329 0.7696 0.8031 0.8336	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599 0.6311 0.6946 0.7511							- 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3050 0.3050 0.3075 0.3887 0.4605 0.5250 0.5237 0.6379 0.68361 0.7807			- 0.0416 0.1200 0.1900 0.2400 0.3100 0.3300 0.3500 0.4273 0.4937 0.6035 0.6933 0.7329 0.7696 0.8031 0.8336 0.8618	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	40 - - - - - - - - - - - - -							0.0200 0.0900 0.1500 0.1500 0.2350 0.2600 0.3050 0.30075 0.30075 0.30075 0.5250 0.5250 0.6879 0.6885 0.7361 0.7361	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.3000 0.3000 0.3050 0.3075 0.3870 0.4578 0.5219 0.5808 0.6354 0.6364 0.7342 0.7786 0.8198		0.0416 0.1200 0.1900 0.2400 0.3100 0.3100 0.3500 0.4273 0.4937 0.5517 0.6035 0.6503 0.6933 0.7696 0.8031 0.8336 0.8336	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - - 0.0100 0.0150 0.0300 0.0900 0.1100 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599 0.6311 0.6946 0.7511							- 0.0200 0.0900 0.1500 0.1950 0.2350 0.2600 0.2850 0.3050 0.3050 0.3075 0.3887 0.4605 0.5250 0.5237 0.6379 0.68361 0.7807			- 0.0416 0.1200 0.1900 0.2400 0.3100 0.3300 0.3500 0.4273 0.4937 0.6035 0.6933 0.7329 0.7696 0.8031 0.8336 0.8618	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 7 8 9 10 111 122 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - - - 0.0100 0.0150 0.0300 0.1900 0.1500 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599 0.6311 0.6946 0.7511 0.8019 0.8479							0.0200 0.0900 0.1950 0.2350 0.2350 0.2600 0.3050 0.3000 0.3050 0.3075 0.3807 0.4605 0.5250 0.5837 0.6379 0.6885 0.7361 0.7827 0.8224	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3050 0.3075 0.3878 0.5219 0.5808 0.6354 0.6864 0.7342 0.7786 0.8198 0.8587	0.0200 0.1100 0.1800 0.2300 0.3100 0.3100 0.3500 0.3600 0.3650 0.4379 0.5023 0.5601 0.6128 0.6615 0.7486 0.7486 0.7486 0.7874	0.0416 0.1200 0.1900 0.2400 0.3100 0.3100 0.3300 0.4273 0.4937 0.5517 0.6503 0.6933 0.7329 0.7693 0.8031 0.8336 0.8618 0.8618	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 100 111 122 13 14 15 166 17 18 19 20 21 22 23 24 25 26 27 28 29	40 - - - - - - - - - - - - -			0.0100 0.0300 0.0900 0.1500 0.1500 0.1600 0.1800 0.1900 0.2931 0.3850 0.4670 0.5404 0.6066 0.6672 0.7233 0.7759 0.8258 0.8731 0.9181				0.0200 0.0900 0.1950 0.2350 0.2600 0.2850 0.3000 0.3050 0.3000 0.3050 0.3075 0.3887 0.4605 0.5250 0.5837 0.6879 0.6885 0.7361 0.7861 0.8224 0.8612 0.8979 0.9331	0.0406 0.1000 0.1700 0.2200 0.2500 0.2700 0.2900 0.3000 0.3000 0.3050 0.3075 0.3875 0.4578 0.5219 0.5808 0.6354 0.6364 0.7342 0.7342 0.7342 0.8198 0.8587 0.8958 0.9315	0.0200 0.1100 0.1800 0.2300 0.3100 0.3300 0.3500 0.3600 0.3650 0.4379 0.5023 0.5601 0.6128 0.6615 0.7486 0.7486 0.7874 0.8229 0.8561 0.8875 0.9174 0.9459	- 0.0416 0.1200 0.1900 0.2400 0.3100 0.3300 0.3500 0.4273 0.5517 0.6035 0.6933 0.7329 0.7696 0.8031 0.8336 0.8618 0.8618 0.8618	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 111 12 13 14 15 16 117 18 19 20 21 22 23 24 25 26 27 28	40 - - - - - 0.0100 0.0150 0.0300 0.0900 0.1500 0.1600 0.1800 0.1900 0.2964 0.3929 0.4806 0.5599 0.6311 0.6946 0.7511 0.8019 0.8479 0.8902 0.9294						0.0300 0.0900 0.1800 0.2000 0.2300 0.2400 0.2575 0.2600 0.3475 0.4963 0.5612 0.6781 0.7316 0.7323 0.8708	- 0.0200 0.0900 0.1500 0.1500 0.2350 0.2600 0.2850 0.3050 0.3050 0.3075 0.3887 0.4605 0.5250 0.5250 0.5837 0.6379 0.6885 0.7361 0.7807 0.8224 0.8612 0.8979 0.9331		0.0200 0.1100 0.1800 0.2300 0.3100 0.3300 0.3500 0.3650 0.3650 0.4379 0.5023 0.5601 0.6128 0.6612 0.7066 0.7486 0.7486 0.7486 0.7486 0.8229 0.8561 0.8875 0.9174 0.9459	- 0.0416 0.1200 0.1900 0.2400 0.2800 0.3100 0.3500 0.4273 0.4937 0.6035 0.6503 0.6933 0.7329 0.7696 0.8031 0.8336 0.8618 0.8882 0.9130	51	52	53	54	55	56	57	58	59	60	

# EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T30 ROP Female Standard Nontobacco, Band 1

	Age at Issue																					
<u>Duration</u>	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	- 0.0400	-	- 0.0400	- 0.0400	- 0.0400	-	-	-	-	-	- 0.0400	-	-	-	-	-	- 0.0400	-	-	-	-	-
6	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	0.0100 0.0200	-	-	-	-	-
8	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0100	0.0100	0.0100	0.0100	-
9	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0200	0.0100	0.0200	0.0200	0.0100
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0300	0.0300	0.0300	0.0300	0.0200
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0600	0.0600	0.0400	0.0400	0.0400	0.0400	0.0300
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0800	0.0800	0.0800	0.0800	0.0500
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1000
14	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1400
15	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1700
16	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1900
17	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.2100
18	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2200
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300
20	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.3493	0.3498	0.3503	0.3504	0.3503	0.3502	0.3508
21	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000	0.3657	0.3670	0.3680	0.3687	0.3691	0.4563	0.4573	0.4575	0.4576	0.4573	0.4574	0.4589
22	0.3964	0.3978	0.3994	0.4014	0.4034	0.4056	0.4080	0.4104	0.4114	0.4127	0.4708	0.4730	0.4745	0.4756	0.4763	0.5522	0.5531	0.5530	0.5530	0.5528	0.5533	0.5557
23	0.4871	0.4896	0.4926	0.4959	0.4995	0.5034	0.5074	0.5114	0.5135	0.5155	0.5662	0.5688	0.5705	0.5718	0.5729	0.6377	0.6382	0.6379	0.6379	0.6381	0.6390	0.6419
24	0.5729	0.5762	0.5801	0.5843	0.5889	0.5938	0.5989	0.6040	0.6066	0.6091	0.6523	0.6549	0.6568	0.6584	0.6593	0.7134	0.7137	0.7132	0.7136	0.7142	0.7153	0.7186
25	0.6541	0.6580	0.6622	0.6670	0.6720	0.6773	0.6829	0.6886	0.6914	0.6940	0.7297	0.7323	0.7343	0.7357	0.7362	0.7802	0.7803	0.7800	0.7808	0.7815	0.7829	0.7865
26 27	0.7312 0.8042	0.7351	0.7394 0.8117	0.7441 0.8157	0.7490	0.7543 0.8250	0.7598 0.8300	0.7655 0.8349	0.7682 0.8370	0.7704	0.7989 0.8606	0.8016	0.8032	0.8041 0.8642	0.8043	0.8386	0.8389 0.8901	0.8389	0.8397 0.8910	0.8406 0.8920	0.8423	0.8460
28	0.8042	0.8078 0.8761	0.8117	0.8157	0.8201 0.8857	0.8250	0.8933	0.8349	0.8370	0.8389 0.9002	0.8606	0.8627 0.9159	0.8637 0.9164	0.8642	0.8641 0.9166	0.8896 0.9335	0.8901	0.8901 0.9339	0.8910	0.8920	0.8937 0.9372	0.8971 0.9399
29	0.9386	0.9402	0.9419	0.8622	0.8657	0.8693	0.8933	0.8969	0.8984	0.9538	0.9609	0.9615	0.9164	0.9617	0.9619	0.9333	0.9336	0.9339	0.9346	0.9338	0.9372	0.9399
30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0																						
	Age at Issue																					
Duration	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
<u>Duration</u> 1		41	42	43	44	45 -	46	47	48	49	50	51 -	52	53	54	55 -	56	57 -	58	59	60	
Duration 1 2		41 -	42 - -	43 - -	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
1		41 - - -	42 - - -	43 - - -	44 - - -	45 - - -	46 - - -	47 - - -	48 - - -	49 - - -	50 - - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - - -	59 - -	60	
1 2		41 - - - -	42 - - - -	43 - - - -	44 - - -	45 - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - -	52 - - -	53 - - -	54 - - - -	55 - - - -	56 - - -	57 - - -	58 - - - -	59 - - -	60 - - -	
1 2		41 - - - -	42 - - - -	43 - - - -	44 - - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - - -	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - - -	59 - - - - -	60	
1 2		41 - - - - -	42 - - - - -	43 - - - - -	44	45 - - - - -	46 - - - -	47 - - - -	48 - - - - -	49	50 - - - -	51 - - - -	52 - - - - -	53 - - - - -	54 - - - - - -	55 - - - -	56 - - - -	57 - - - - -	58	59 - - - - -	60	
1 2 3 4 5 6 7		41	42	43	44	45	46	47	48	49	50	51	52 - - - - - -	53 - - - - - -	54 - - - - - -	55 - - - - - -	56 - - - - -	57 - - - - -	58	59 - - - - -	60	
1 2 3 4 5 6 7 8	40 - - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - -	- - - - - - -	- - - - - - -	- - - - - - -	48	49	50	51	52 - - - - - -	53 - - - - - - -	54 - - - - - - -	55 - - - - - -	56 - - - - - -	57 - - - - - -	58	59 - - - - - -	60	
1 2 3 4 5 6 7 8	40 - - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - -	- - - - - - - -	- - - - - - - -	51	52 - - - - - - -	53	54 - - - - - - -	55 - - - - - - -	56 - - - - - -	57 - - - - - - -	58 - - - - - - -	59 - - - - - - -	60	
1 2 3 4 5 6 7 8 9	- 40 	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - 0.0100	- - - - - - - - 0.0120	- - - - - - - - - 0.0120	- - - - - - - - - 0.0120	51	52	53	54	55 - - - - - - - -	56 - - - - - - - -	57 - - - - - - -	58	59	60	
1 2 3 4 5 6 7 8 9 10	40 - - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - 0.0100 0.0200 0.0300	- - - - - - - - 0.0120	- - - - - - - - - 0.0120	- - - - - - - - 0.0120	51	52	53	54	55	56 - - - - - - - -	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11	40 - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - 0.0100 0.0200 0.0300 0.0500	- - - - - - - 0.0120 0.0200 0.0600	- - - - - - - 0.0120 0.0200 0.0600	- - - - - - - - 0.0120 0.0200 0.0600	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - - 0.0120 0.0200 0.0600 0.1000	- - - - - - - 0.0120 0.0200 0.0600 0.1000	- - - - - - - - 0.0120 0.0200 0.0600 0.1000	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - - - 0.0100 0.0200 0.0300 0.0500 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400	- - - - - - - 0.0120 0.0200 0.0600 0.1000 0.1400	- - - - - - - 0.0120 0.0200 0.0600 0.1000 0.1400	- - - - - - - 0.0120 0.0200 0.0600 0.1000 0.1400	51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56 - - - - - - - - - - - - - - - - - - -	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - 0.0100 0.0200 0.0300 0.0500 0.1000	- - - - - - - 0.0120 0.0200 0.0600 0.1000	- - - - - - - 0.0120 0.0200 0.0600 0.1000	- - - - - - - - 0.0120 0.0200 0.0600 0.1000	51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900		- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900		- - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900	- - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900	- - - - - - 0.0120 0.0200 0.0600 0.1000 0.1400 0.1700 0.1900	- - - - - - - 0.0120 0.0200 0.0600 0.1400 0.1700 0.1700 0.1900	- - - - - - 0.0120 0.0200 0.0600 0.1000 0.1400 0.1700 0.1900	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - - 0.0100 0.0200 0.0300 0.0500 0.1400 0.1700	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700	- - - - - - 0.0120 0.0200 0.0600 0.1000 0.1400 0.1700			51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 4 5 6 6 7 8 9 110 111 12 13 14 15 16 17	40 - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900 0.2100						- - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1400 0.1700 0.1900					51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 110 111 12 13 114 15 166 17 18	40 - - - - - 0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100 0.2200	- - - - - 0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100	0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100		- - - - - 0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100							51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	40 - - - - - 0.0100 0.0200 0.0300 0.1500 0.1400 0.1700 0.1900 0.2100 0.2200 0.2300 0.3513 0.4598											51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	40 - - - - - 0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100 0.2200 0.2300 0.3513 0.4598 0.5569							0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.2100 0.2200 0.2300 0.3446 0.4446			0.0120 0.0200 0.0600 0.1000 0.1700 0.1900 0.2100 0.2200 0.2300 0.3372 0.4346 0.5233	51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	40 - - - - 0.0100 0.0200 0.0300 0.0500 0.1000 0.1700 0.1900 0.2100 0.2200 0.2300 0.3513 0.4598 0.5569 0.6435											51	52	53	54	55	56	57	58	59	60	
1 2 3 3 4 5 6 7 7 8 9 100 111 12 13 14 15 16 17 18 19 20 21 22 23 24	40 											51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 100 111 122 13 144 15 166 17 18 19 20 21 22 23 24 25	40 - - - - - - - - - - - - -		0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.2100 0.2200 0.2300 0.3487 0.4553 0.5512 0.6375 0.7145			0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.2100 0.2200 0.2300 0.34561 0.4501 0.5445 0.6297 0.7062	0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.2100 0.2200 0.2300 0.3441 0.4474 0.5409 0.6255 0.7018	0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100 0.2200 0.2300 0.3426 0.5371 0.6968 0.7649	0.0120 0.0200 0.0600 0.1700 0.1700 0.1900 0.2100 0.2200 0.2300 0.3401 0.4414 0.5328 0.6158 0.6909		0.0120 0.0200 0.0600 0.1400 0.1700 0.1900 0.2100 0.2200 0.2300 0.3372 0.4346 0.5233 0.6042 0.6780 0.7453	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 7 8 9 10 111 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 										0.0120 0.0200 0.0600 0.1400 0.1400 0.1900 0.2100 0.2200 0.2300 0.3372 0.4346 0.5233 0.6042 0.6780 0.7453	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - - - - - - - - - - - -										0.0120 0.0200 0.0600 0.1400 0.1700 0.1900 0.2100 0.2300 0.3372 0.4346 0.5233 0.6042 0.6780 0.7453 0.8067	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28	40 										0.0120 0.0200 0.0600 0.1000 0.1700 0.2100 0.2200 0.2300 0.3372 0.4346 0.5232 0.6078 0.7453 0.8067 0.8626 0.9133	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 100 111 122 13 144 15 166 17 18 19 200 21 22 23 24 25 26 27 28 29	40 							0.0100 0.0200 0.0300 0.0500 0.1400 0.1700 0.1900 0.2100 0.2200 0.2300 0.3426 0.4446 0.5371 0.6210 0.6964 0.8256 0.8794 0.9264	0.0120 0.0200 0.0600 0.1000 0.1700 0.1700 0.2100 0.2200 0.2300 0.3401 0.5328 0.6158 0.6903 0.7587 0.8197 0.8742 0.9223	0.0120 0.0200 0.0600 0.1000 0.1700 0.1700 0.2100 0.2200 0.2300 0.3389 0.4380 0.5281 0.6100 0.6845 0.7521 0.8133 0.8684 0.9178	0.0120 0.0200 0.0600 0.1000 0.1700 0.1700 0.2100 0.2200 0.2300 0.3372 0.4346 0.5233 0.6042 0.7453 0.8067 0.8626 0.9133	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28	40 										0.0120 0.0200 0.0600 0.1000 0.1700 0.2100 0.2200 0.2300 0.3372 0.4346 0.5232 0.6078 0.7453 0.8067 0.8626 0.9133	51	52	53	54	55	56	57	58	59	60	

# EXHIBIT 2 - RETURN OF PREMIUM PERCENTAGES - 30T30 ROP Female Standard Tobacco, Band 1

Age at Issue

	Age at Issue																					
Duration	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4		_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	
5																						
5	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0100	-	-	-	-	-	-	-	-	-	-	-	-	-
6	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100		-	-	-	-	-	-	-	-	-	-	-	-	-
7	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	-	-	-	-	-	-	-
8	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	-	-	-	-	-	-	-
9	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100	0.0100
10	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200	0.0200
11	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0700	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300
12	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800	0.0800
13	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100	0.1100
14	0.1300	0.1300	0.1300	0.1300	0.1300	0.1100	0.1300	0.1300	0.1300	0.1300	0.1300	0.1100	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300	0.1300
15	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600	0.1600
16	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1700	0.1800	0.1800	0.1800	0.1800	0.1800	0.1800	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900
17	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.1900	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
18	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100	0.3009	0.3022	0.3036	0.3040	0.3040	0.3039	0.3126	0.3120	0.3111	0.3086	0.3064	0.3039	0.3015
19	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.2300	0.4014	0.4036	0.4056	0.4060	0.4058	0.4056	0.4129	0.4117	0.4100	0.4054	0.4014	0.3969	0.3927
20	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.4927	0.4952	0.4972	0.4973	0.4970	0.4964	0.5025	0.5007	0.4983	0.4920	0.4865	0.4807	0.4752
21	0.3454	0.3468	0.3486	0.3507	0.3529	0.3555	0.3582	0.3612	0.3624	0.5752	0.5775	0.5793	0.5792	0.5786	0.5777	0.5825	0.5801	0.5772	0.5696	0.5633	0.5565	0.5500
22	0.4349	0.4376	0.4410	0.4446	0.4487	0.4532	0.4581	0.4632	0.4650	0.6495	0.6514	0.6530	0.6525	0.6516	0.6504	0.6540	0.6512	0.6478	0.6396	0.6327	0.6254	0.6184
23	0.5195	0.5232	0.5275	0.5324	0.5378	0.5438	0.5502	0.5566	0.5584	0.7161	0.7176	0.7188	0.7181	0.7168	0.7153	0.7178	0.7147	0.7112	0.7028	0.6957	0.6882	0.6809
24	0.5995	0.6037	0.6088	0.6145	0.6209	0.6278	0.6348	0.6416	0.6431	0.7755	0.7766	0.7774	0.7764	0.7748	0.7730	0.7747	0.7716	0.7682	0.7599	0.7530	0.7455	0.7383
25	0.6753	0.6799	0.6853	0.6915	0.6982	0.7052	0.7121	0.7187	0.7200	0.8282	0.8288	0.8293	0.8280	0.8262	0.8243	0.8253	0.8225	0.8193	0.8115	0.8049	0.7979	0.7912
26	0.7474	0.7519	0.7573	0.7634	0.7697	0.7761	0.7823	0.7884	0.7894	0.8745	0.8747	0.8748	0.8733	0.8715	0.8697	0.8704	0.8678	0.8650	0.8580	0.8521	0.8459	0.8401
27	0.8158	0.8199	0.8249	0.8302	0.8355	0.8408	0.8460	0.8511	0.8519	0.9146	0.9145	0.9143	0.9128	0.9112	0.9097	0.9101	0.9080	0.9057	0.8998	0.8950	0.8900	0.8852
28	0.8807	0.8841	0.8879	0.8918	0.8956	0.8995	0.9034	0.9072	0.9076	0.9487	0.9485	0.9481	0.9469	0.9457	0.9447	0.9449	0.9433	0.9415	0.9373	0.9339	0.9303	0.9269
29	0.9422	0.9441	0.9463	0.9483	0.9504	0.9525	0.9547	0.9567	0.9569	0.9772	0.9769	0.9766	0.9759	0.9752	0.9747	0.9748	0.9738	0.9729	0.9707	0.9688	0.9670	0.9651
30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	A I																					
Donation	Age at Issue		40	40		45	40	47	40	40	50	54	50		5.4		50					
<u>Duration</u>	Age at Issue	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
Duration 1		41 -	42	43 -	44 -	45 -	46 -	47 -	48 -	49 -	50	51 -	52 -	53	54 -	55 -	56 -	57 -	58 -	59	60	
Duration 1 2		41 - -	42 - -	43	44 - -	45 - -	46 - -	47 - -	48 - -	49 - -	50 - -	51 - -	52 - -	53 - -	54 - -	55 - -	56 - -	57 - -	58 - -	59 - -	60	
1		41 - -	42 - -	43 - -	44 - -	45 - - -	46 - - -	47 - - -	48 - - -	49 - -	50 - - -	51 - -	52 - -	53 - - -	54 - - -	55 - - -	56 - -	57 - -	58 - -	59 - -	60	
1 2		41 - - - -	42 - - -	43 - - -	44 - - - -	45 - - -	46 - - -	47 - - -	48 - - - -	49 - - -	50 - - -	51 - - -	52 - - -	53	54 - - -	55 - - - -	56 - - -	57 - - -	58 - - -	59 - - -	60 - - -	
1 2		41 - - - -	42 - - - -	43 - - - -	44 - - - -	45 - - - -	46 - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53	54 - - - -	55 - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60	
1 2		41	42 - - - -	43	44 - - - -	45 - - - -	46 - - - - -	47 - - - -	48 - - - -	49 - - - -	50 - - - -	51 - - - -	52 - - - -	53 - - - - -	54 - - - -	55 - - - -	56 - - - - -	57 - - - - -	58 - - - - -	59 - - - - -	60	
1 2		41 - - - -	42	43	44	45	46	47 - - - - -	48	- - - - -	- - - - -	51 - - - -	52	53 - - - - -	54 - - - -	55 - - - - -	56 - - - -	57 - - - -	58 - - - -	59 - - - -	60	
1 2		41	42 - - - - - -	43	44 - - - - -	45 - - - - -	46 - - - - -	47 - - - - -	- - - - - -	- - - - - - 0.0116	- - - - - - 0.0339	51	52 - - - - - -	53	54 - - - - - -	55 - - - - - -	56	57 - - - - -	58	59 - - - - -	60	
1 2		41	42 - - - - - - -	43	44 - - - - - - -	45 - - - - - - -	46 - - - - - -	- - - - - - -	- - - - - - - - 0.0173	- - - - - - - 0.0116 0.0395	- - - - - - 0.0339 0.0900	51 - - - - - - -	52 - - - - - -	53 - - - - - - -	54 - - - - - -	55 - - - - - - -	56 - - - - - -	57	58	59 - - - - - -	60	
1 2 3 4 5 6 7 8		41	42 - - - - - - -	43	44	45	- - - - - - - -	- - - - - - - - 0.0200	- - - - - - - 0.0173 0.0700	- - - - - 0.0116 0.0395 0.0700	- - - - - - 0.0339 0.0900 0.1300	51	52	53	54 - - - - - - -	55 - - - - - - - -	56 - - - - - - -	57	58	59 - - - - - - -	60	
1 2 3 4 5 6 7 8 9	40 - - - - - - - - - -	- - - - - - - - - -	- - - - - - - - -	- - - - - - - - - - -	- - - - - - - - -	- - - - - - - - -	- - - - - - - - - - 0.0078	- - - - - - - 0.0200 0.0700	- - - - - - 0.0173 0.0700 0.1200	- - - - - 0.0116 0.0395 0.0700 0.1200	- - - - - 0.0339 0.0900 0.1300 0.1700	51 - - - - - - - -	52 - - - - - - - -	53	54	55 - - - - - - - -	56 - - - - - - -	57 - - - - - - -	58 - - - - - - - -	59 - - - - - - - -	60	
1 2 3 4 5 6 7 8		41 - - - - - - - - - - - - - - - - - - -	42 - - - - - - - - - - - - - - - - - - -	43 - - - - - - - - - - - - - - - - - - -	44 - - - - - - - - - - - - - - - - - -	45 - - - - - - - - - - - - - - - - - - -	- - - - - - - -	- - - - - - - - 0.0200	- - - - - - - 0.0173 0.0700	- - - - - 0.0116 0.0395 0.0700	- - - - - - 0.0339 0.0900 0.1300	51 - - - - - - - -	52	53	54	55 - - - - - - - - -	56 - - - - - - - -	57 - - - - - - - - -	58	59 - - - - - - - - -	60	
1 2 3 4 5 6 7 8 9	40 - - - - - - - - - -	- - - - - - - - - -	- - - - - - - - -	- - - - - - - - - - -	- - - - - - - - -	- - - - - - - - -	- - - - - - - - - - 0.0078	- - - - - - - 0.0200 0.0700	- - - - - - 0.0173 0.0700 0.1200	- - - - - 0.0116 0.0395 0.0700 0.1200	- - - - - 0.0339 0.0900 0.1300 0.1700	51	52 - - - - - - - - - - -	53	54 - - - - - - - - -	55	56	57	58 - - - - - - - - - -	59	60	
1 2 3 4 5 6 7 8 9 10	40 - - - - - - - - - - - - - - - - - - -	- - - - - - - - - - 0.0100	- - - - - - - - - - - - 0.0100	- - - - - - - - - - - - - - -	- - - - - - - - - - - 0.0100	- - - - - - - - - - - - - - - -	- - - - - - - - 0.0078	- - - - - - 0.0200 0.0700 0.1100	- - - - - 0.0173 0.0700 0.1200 0.1500	- - - 0.0116 0.0395 0.0700 0.1200 0.1500	- - - 0.0339 0.0900 0.1300 0.1700 0.1900	51	52	53	54 - - - - - - - - - -	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12	40 - - - - - - - 0.0100 0.0500 0.1000	- - - - - - - - 0.0100 0.0500 0.1000	- - - - - - - - 0.0100 0.0500 0.1000	- - - - - - - - 0.0100 0.0500 0.1000	- - - - - - - - 0.0100 0.0500 0.1000	- - - - - - - - 0.0100 0.0500 0.1000	- - - - - - - 0.0078 0.0102 0.0500 0.1000	- - - - - - 0.0200 0.0700 0.1100 0.1400 0.1600	- - - - - 0.0173 0.0700 0.1200 0.1500 0.1700 0.1900	0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900	0.0339 0.0900 0.1300 0.1700 0.1900 0.2100 0.2250	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13	40 - - - - - - - 0.0100 0.0500 0.1000 0.1300	- - - - - - - 0.0100 0.0500 0.1000 0.1300	- - - - - - - 0.0100 0.0500 0.1000 0.1300	- - - - - - - - 0.0100 0.0500 0.1000 0.1300	- - - - - - - 0.0100 0.0500 0.1000 0.1300	- - - - - - - 0.0100 0.0500 0.1000 0.1300	- - - - - - - 0.0078 0.0102 0.0500 0.1000 0.1300	- - - - - 0.0200 0.0700 0.1100 0.1400 0.1600 0.1800	0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000	0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000	0.0339 0.0900 0.1300 0.1700 0.1900 0.2100 0.2250 0.2300	51	52	53	54	55 - - - - - - - - - - - - - - - - - -	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	40 - - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600	- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600	- - - - - - - 0.0100 0.0500 0.1300 0.1600		- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600	- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600	- - - - - - 0.0078 0.0102 0.0500 0.1000 0.1300 0.1600	- - - - - 0.0200 0.0700 0.1100 0.1400 0.1600 0.1800 0.1900	0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100	- - - 0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000	- - - 0.0339 0.0900 0.1300 0.1700 0.1900 0.2100 0.2250 0.2300 0.2400	51	52	53	54	55 	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	40 - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900	- - - - - - - - - 0.0100 0.0500 0.1300 0.1600 0.1900	- - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900	- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900	- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900	- - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900	- - - - - - 0.0078 0.0102 0.0500 0.1000 0.1300 0.1600 0.1900	- - - - - 0.0200 0.0700 0.1100 0.1400 0.1600 0.1800 0.1900 0.2000	- - - - 0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.2200	- - - 0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2000 0.2100 0.3002	- - - 0.0339 0.0900 0.1300 0.1700 0.2100 0.2250 0.2300 0.2400 0.3259	51	52	53	54	55	56	57	58 - - - - - - - - - - - - - - - - - - -	59	60	
1 2 3 4 4 5 6 6 7 8 8 9 110 111 112 113 114 115 116 117	40 - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2000				- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1900 0.1900 0.2000				0.0173 0.0700 0.1200 0.1500 0.1500 0.1900 0.2000 0.2000 0.2100			51	52	53	54	55 	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 110 111 12 13 114 15 166 17 18	40 - - - - - - 0.0100 0.0500 0.1300 0.1600 0.1900 0.2000 0.2995	- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1300 0.1600 0.1900	0.0100 0.0500 0.1300 0.1600 0.1900 0.2900					0.0200 0.0700 0.1100 0.1400 0.1600 0.1900 0.2905 0.2935 0.3779		0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.3002 0.3810 0.4540	0.0339 0.0900 0.1300 0.1700 0.1900 0.2100 0.2200 0.2300 0.2400 0.3259 0.4029	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19	40 - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2000 0.2995 0.3893		0.0100 0.0500 0.1300 0.1900 0.2980 0.3865	0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2974 0.3854					0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.2200 0.3106 0.3923 0.3923	0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.3002 0.3810 0.4540	0.0339 0.0900 0.1300 0.1700 0.2100 0.2250 0.2300 0.2400 0.3259 0.4024 0.4724 0.5355	51	52	53	54	55 	56	57	58	59	60	
1 2 3 4 5 6 7 8 9 110 111 12 13 114 15 166 17 18	40 - - - - - - 0.0100 0.0500 0.1300 0.1600 0.1900 0.2000 0.2995	- - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1300 0.1600 0.1900	0.0100 0.0500 0.1300 0.1600 0.1900 0.2900					0.0200 0.0700 0.1100 0.1400 0.1600 0.1900 0.2905 0.2935 0.3779		0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.3002 0.3810 0.4540	0.0339 0.0900 0.1300 0.1700 0.1900 0.2100 0.2200 0.2300 0.2400 0.3259 0.4029	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19	40 - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2000 0.2995 0.3893		0.0100 0.0500 0.1300 0.1900 0.2980 0.3865	0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2974 0.3854					0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.2200 0.3106 0.3923 0.3923	0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.3002 0.3810 0.4540	0.0339 0.0900 0.1300 0.1700 0.2100 0.2250 0.2300 0.2400 0.3259 0.4024 0.4724 0.5355	51	52	53	54	55	56	57	58	59	60	
1 2 3 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	40 - - - - - - - 0.0100 0.0500 0.1300 0.1600 0.1900 0.2000 0.2995 0.3893 0.4706								0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.2200 0.3106 0.3923 0.4666 0.5345			51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	40 - - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2995 0.3893 0.4706 0.5447 0.6125		0.0100 0.0500 0.1000 0.1500 0.1900 0.2900 0.2980 0.3865 0.4669 0.5403	0.0100 0.0500 0.1000 0.1000 0.1900 0.2000 0.2974 0.3854 0.4655 0.5389 0.6065					0.0173 0.0700 0.1200 0.1500 0.1700 0.2000 0.2000 0.2100 0.2200 0.3102 0.3923 0.4666 0.5345 0.5969	0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.2000 0.2000 0.2100 0.3002 0.3810 0.4540 0.5204 0.5810 0.6366	0.0339 0.0900 0.1300 0.1700 0.2100 0.2250 0.2300 0.2400 0.3259 0.4022 0.4724 0.5355 0.5932 0.6461	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	40 - - - - - - - - - - - - -										0.0339 0.0900 0.1300 0.1700 0.2100 0.2250 0.2300 0.2400 0.3259 0.4029 0.4724 0.5355 0.5932 0.6461 0.6947	51	52	53	54	55	56	57	58	59	60	
1 2 3 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	40 - - - - - - - - - - - - -	- - - - - - 0.0100 0.0500 0.1000 0.1300 0.1600 0.1900 0.2000 0.2988 0.3880 0.4689 0.5427 0.6103 0.6727 0.7305							0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.2100 0.2100 0.2200 0.3106 0.3923 0.4666 0.5345 0.5969 0.6545 0.7077 0.7570			51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 100 111 122 13 14 15 166 17 18 19 20 21 22 23 24 25	40 - - - - - - - - - - - - -		0.0100 0.0500 0.1300 0.1300 0.1600 0.1900 0.2900 0.3865 0.4663 0.5403 0.6079 0.5704 0.7284				0.0078 0.0102 0.0500 0.1000 0.1300 0.1600 0.1900 0.2905 0.3822 0.4615 0.5343 0.6016 0.6639 0.7759	0.0200 0.0700 0.1100 0.1400 0.1800 0.1900 0.2903 0.2935 0.3779 0.4546 0.5248 0.5892 0.6486 0.70546 0.70546		0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.2000 0.2100 0.3002 0.3810 0.4540 0.5204 0.5366 0.6879 0.7351 0.7790	0.0339 0.0900 0.1300 0.1700 0.1900 0.2100 0.2200 0.2400 0.3259 0.4029 0.4724 0.5355 0.5935 0.6461 0.6947 0.7815 0.7815	51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	40 - - - - - - - - - - - - -		0.0100 0.0500 0.1000 0.1500 0.1600 0.1900 0.2980 0.3865 0.4669 0.5403 0.6079 0.6704 0.7822 0.8324	0.0100 0.0500 0.1000 0.1500 0.1900 0.29074 0.3854 0.4655 0.5389 0.6065 0.6661 0.7272 0.7812					0.0173 0.0700 0.1200 0.1500 0.1700 0.2000 0.2100 0.2200 0.3106 0.3923 0.4666 0.5345 0.5969 0.6545 0.7077 0.7570 0.8030 0.8459	0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.2000 0.2000 0.2100 0.3002 0.3810 0.4540 0.5204 0.5810 0.6366 0.6879 0.7351 0.7790	0.0339 0.0900 0.1300 0.1700 0.2100 0.2250 0.2300 0.2400 0.3259 0.4024 0.5355 0.5932 0.6461 0.6947 0.7396 0.7815 0.8209	51	52	53	54	55	56	57	58	59	60	
1 2 3 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - - - - - - - - - - - -								0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.200 0.2100 0.2200 0.3106 0.3923 0.4666 0.5345 0.5969 0.6545 0.7077 0.7570 0.8459 0.8866	- 0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.3002 0.3810 0.5204 0.5204 0.5810 0.6366 0.6879 0.7790 0.8199 0.8585 0.8954		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 100 111 122 13 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28	40 - - - - - - - - - - - - -		0.0100 0.0500 0.1000 0.1300 0.1300 0.1600 0.2000 0.2000 0.2980 0.3865 0.4663 0.6079 0.5724 0.7284 0.7284 0.7284 0.7284 0.8221 0.8221				0.0078 0.0102 0.0500 0.1000 0.1300 0.1600 0.2905 0.3822 0.4615 0.5343 0.6016 0.639 0.7219 0.7759 0.8262 0.8733 0.9175	0.0200 0.0700 0.1100 0.1400 0.1800 0.1900 0.2903 0.3779 0.4546 0.5248 0.5892 0.6486 0.7036 0.8019 0.8873 0.8873		0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.3002 0.3810 0.6366 0.6879 0.7750 0.8199 0.8855 0.8954		51	52	53	54	55	56	57	58	59	60	
1 2 3 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	40 - - - - - - - - - - - - -								0.0173 0.0700 0.1200 0.1500 0.1700 0.1900 0.200 0.2100 0.2200 0.3106 0.3923 0.4666 0.5345 0.5969 0.6545 0.7077 0.7570 0.8459 0.8866	- 0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.3002 0.3810 0.5204 0.5204 0.5810 0.6366 0.6879 0.7790 0.8199 0.8585 0.8954		51	52	53	54	55 	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28	40 - - - - - - - - - - - - -		0.0100 0.0500 0.1000 0.1300 0.1300 0.1600 0.2000 0.2000 0.2980 0.3865 0.4663 0.6079 0.5724 0.7284 0.7284 0.7284 0.7284 0.8221 0.8221				0.0078 0.0102 0.0500 0.1000 0.1300 0.1600 0.2905 0.3822 0.4615 0.5343 0.6016 0.639 0.7219 0.7759 0.8262 0.8733 0.9175	0.0200 0.0700 0.1100 0.1400 0.1800 0.1900 0.2903 0.3779 0.4546 0.5248 0.5892 0.6486 0.7036 0.8019 0.8873 0.8873		0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.1900 0.2000 0.2100 0.3002 0.3810 0.6366 0.6879 0.7750 0.8199 0.8855 0.8954		51	52	53	54	55	56	57	58	59	60	
1 2 3 4 5 6 6 7 8 9 100 111 122 13 144 15 166 17 18 19 200 21 22 23 24 25 26 27 28 29	40 - - - - - - - - - - - - -		0.0100 0.0500 0.1000 0.1500 0.1900 0.2900 0.2980 0.3865 0.4669 0.5403 0.6704 0.7822 0.8324 0.8791 0.9225	0.0100 0.0500 0.1000 0.1500 0.1900 0.2907 0.3854 0.4655 0.5389 0.6065 0.6691 0.7272 0.7812 0.8315 0.8784	0.0100 0.0500 0.1000 0.1500 0.1300 0.1600 0.1900 0.2908 0.3844 0.4644 0.6377 0.6054 0.6054 0.6054 0.6054 0.7262 0.7803 0.8307 0.8776 0.9213	0.0100 0.0500 0.1000 0.1500 0.1300 0.1600 0.1900 0.2902 0.3834 0.4631 0.5363 0.6039 0.6065 0.7246 0.7787 0.8291 0.8761 0.9199	0.0078 0.0102 0.0500 0.1000 0.1000 0.1900 0.2905 0.3822 0.4615 0.5343 0.6016 0.6639 0.7219 0.8262 0.8733 0.9175 0.9596	0.0200 0.0700 0.1100 0.1400 0.1600 0.1900 0.2935 0.3779 0.4546 0.5248 0.5248 0.5248 0.5892 0.6486 0.7036 0.8019 0.8460 0.8873 0.9264		0.0116 0.0395 0.0700 0.1200 0.1500 0.1700 0.2000 0.2000 0.2000 0.3810 0.4540 0.5204 0.5810 0.6366 0.6879 0.7351 0.7799 0.8585 0.8954 0.9309	0.0339 0.0900 0.1300 0.1700 0.2100 0.22100 0.2250 0.2400 0.3259 0.4029 0.4724 0.5355 0.5932 0.6461 0.6461 0.6947 0.7396 0.7396 0.7815 0.8209 0.8584 0.8299 0.8584 0.9299	51	52	53	54	55	56	57	58	59	60	

ARKANSAS INSURANCE DEPARTMENT 400 University Tower Building 1123 South University Ave. Little Rock, Arkansas 72204

Lee Douglass Insurance Commissioner

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: United of Omaha Life Insurance Company

Company NAIC Code: 261-69868

Company Contact Person & Phone: Jake Curtiss 402-351-5964

INSURANCE DEPART	MENT USE ONLY:	
ANALYST:	AMOUNT:	ROUTE SLIP:

## ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LIFE OF BUSINESS, UNLESS OTHERWISE INDICATED.

#### FEE SCHEDULE FOR ADMITTED INSURERS

#### **RATE/FORM FILINGS**

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing.	* 10 X \$50 = \$ <b>5</b> 00
amorty form, per each insurer, per each imag.	**Retaliatory \$
Life and/or Disability - Filing and review of each rate filing or loss ratio	* X \$50 =
guarantee filing, per each insurer.	**Retaliatory \$
Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of	* X \$20 =
each certificate, rider, endorsement or application if each is filed separately from the basic form.	**Retaliatory \$
Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.	* X \$25 = <u>\$</u>
advertisement, per each historie.	**Retaliatory \$
AMEND CERTIFICATE OF AUTHORITY	
Review and processing of information to amend an Insurer's Certificate of Authority	* X \$400 =
Filing to amend Certificate of Authority.	*** X \$100 =

\*\*THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.

\*\*\*THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. SEC. 23-61-401.

<sup>\*</sup>THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.

### STATEMENT OF VARIABILITY FOR DATA PAGES

The following information is denoted by brackets in the policies accompanying this filing. The variables contained in bullets 3, 5, 6 and 7 are only applicable to the policies that contain the Partial Return of Premium Provision.

1.	Policy Data	All identified variables are standard for Term Life Insurance Policies.
2.	Schedule of Benefits	
	Initial Annual Mode Premium	Variable based on face amount designated on application, insured's issue age, sex, rate class and risk class.
	Years Benefits Available	Variable based on issue age.
	Total Initial Annual Mode Premium	Variable based on Initial Annual Mode Premium of policy plus Initial Annual Mode Premium of optional Riders.
	Premiums for premium payment	The variables within this section are based on face modes other than annual amount designated on the application, insured's issue age, sex, rate class and risk class.
	• Modal policy fee of \$[60.00]	This variable is based on the mode of premium payment chosen by the applicant. This variable ranges from \$5.34 for monthly premium modes to \$60.00 for the annual premium mode.
	• Issue Date and each [12 months]	This variable is based on the mode of premium payment selected.
3.	Partial Return of Premium Benefit Schedule	Variable based on face amount, insured's issue age, sex, rate class and risk class.
4.	A. Term Life Insurance Premiums By Payment Mode - Or -	This variable depends on the monthly mode chosen on the application. The possible variables are Bank Service Plan, Credit Card, Monthly, or Mortgage Billing.
	B. NonGuaranteed and Guaranteed Maximum Term Life Insurance Premiums By Payment Mode	
5.	Table of Reduced Paid-Up Life Insurance Factors	Variables are based on the insured's attained age.
6.	Interest Rate [4.00%]	Variable to allow for future nonforfeiture interest rate updates.
7.	Mortality Table [2001]	Variable to allow for future CSO Mortality Table updates.
8.	Payment of Proceeds in Installments For A Guaranteed Period	
	• Years Chosen [5], [10], [15], and [20]	Variable to allow changes in the number of years displayed for future use.
	• Monthly Income per \$1000	Variable based on insured's issue age, sex, rate class and risk class.
	Guaranteed Minimum Interest Rate	Variable to allow for future interest rate updates.